Competition Heats Up in California Thrift Market

Continued from Page 1

account for about 60% of the department's profits.

But credit services and stand-alone products such as discount brokerage support are gaining momentum, and Mr. Hendricks said he expected those latter two areas to account for 60% of the area's profits in the next several years.

For much the same reasons, another big California correspondent bank sees its business with thrift institutions shifting from operational services to credit products.

"Right now, 70% of our business is operations and 30% is from credit services," said Walt Gerstenberg, a vice president in the savings and loan division of First Interstate Bank of California's financial institutions area.

"A lot of S&Ls, especially in California, are going in-house with their processing," he noted. "So we will get less and less of that business."

Union Bank placed first, by a wide margin, in *American Banker's* ranking of thrift correspondent balances. Since the balances are maintained in large part to compensate banks for services provided, they are a key measure of the scale of an institution's correspondent bank business.

First Interstate placed third, just behind Savings Banks Trust Co., New York, an uninsured state-chartered commercial bank that is owned by savings banks in New York. Savings Banks Trust Co. provides correspondent services to thrifts nationwide.

Fastest growing among the top 10 was New York-based Citibank, with $71 million in correspondent balances, an increase of 137%.

Citibank did not respond to inquiries about its correspondent business, but Union Bank's Mr. Hendricks said the New York bank is making an aggressive showing in his state, at least in its marketing of non-operational products.

"We see Citibank on the credit side and on the capital markets side," he said.

Union Bank's success in courting thrifts owes in part to its location, Mr. Hendricks said. California, with its bustling real estate industry, is a state in which thrifts have thrifts. According to the California League of Savings Institutions, the Golden State accounts for 20% of the nation's thrift assets.

A second reason is the bank's orientation as a wholesale, or corporate bank, rather than a provider of consumer services.

"Outside of the correspondent business, we serve the middle market, businesses with $5 million to $125 million in sales," he said. "The thrifts are primarily consumer oriented, so we are not seen as a competitive threat."

Union Bank also "identified thrifts as a market segment" and went after the business, he added.

All told, Union Bank has correspondent relationships with 450 thrifts, with a large number concentrated in California and the western states.

"Going east, we moved into states with a large number of thrifts, Texas, Florida, New Jersey, and Illinois," he said. "We also got into some states because of the acquisitions made by some of our customers."

Among the last group is First Nationwide Savings, which acquired thrifts in New York and Florida.

First Interstate has correspondent relationships with 120 thrifts, all in California. First Interstate has banks in 11 western states, and those affiliates also maintain correspondent relationships with thrifts in their states. Mr. Gerstenberg said he was not sure how many thrifts those banks serve.

Increasingly, Mr. Gerstenberg said, respondent thrifts are looking to First Interstate for help in balance sheet restructuring and in that business, the bank has thrift clients nationwide.

A big item now, he said, is interest rate swaps, which thrifts use to trade the interest payments from long-term, fixed-rate instruments for variable rate payments, primarily from instruments issued in the Euromarkets.

"We're basically helping them become more involved in capital markets," he said.

"We're doing a lot of work in CMOs [collateralized mortgage obligations] and securitization of assets," said

➞ **California: Page 25**

Correspondent . . .

Continued from Page 23

bles listing the top banks in total correspondent balances and in thrift correspondent balances, and four other listings:

- The table on pages 32 to 35 lists all banks with $10 million or more in domestic correspondent balances.

There were 326 banks with $10 million or more in domestic correspondent balances at midyear, compared with 344 a year earlier. These banks had $31.39 billion in domestic correspondent balances, up 8.6% from $28.9 billion a year earlier. The major reason for the gain was the change in definition of domestic balances this year. This year, domestic correspondent balances are the sum of demand deposits due all other commercial banks in the United States — including branches and agencies — plus demand deposits due thrifts.

- The table at the bottom of page 31 breaks down the domestic correspondent balances of the top 326 banks by Federal Reserve district.

- The table on page 36 lists all banks with foreign correspondent balances of $10 million or more.

This year 46 banks had $10 million or more in foreign correspondent balances, compared with 57 banks a year earlier. The total of foreign correspondent balances for the 46 banks on June 30 was $8.16 billion, down 19.8% from a year earlier. The decline is attributable to the reclassification of branch and agency deposits as domestic this year.

- **The table on page 37 lists the Edge bank component of foreign correspondent balances for the banks listed on page 36. Foreign correspondent balances are the sum of domestically booked demand deposits due foreign banks and foreign government and official institutions, plus correspondent balances on the books of an Edge bank subsidiary.** ■

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Not long ago, few people considered the idea of bank franchising to be a sweet deal.

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CORRESPONDENT BANKING ANNUAL

Component Change Accounts for Drop in Foreign Balances

By JOSEPH F. PEREZ

NEW YORK — Forty-six banks had foreign correspondent balances of $10 million or more as of June 30, 1985, according to the *American Banker*'s survey of correspondent banking.

These deposits totaled $8.16 billion, representing a decrease of 19.8% from last year's total of $10.18 billion for the same banks.

A major reason for the decrease in foreign correspondent balances was the reclassification of "demand deposits of the U.S. branches and agencies of foreign banks" from a component of foreign correspondent balances to a component of domestic correspondent balances. The reclassification by *American Banker* reflects the change in the federal regulatory report of condition. Demand deposits due to the U.S. branches and agencies of foreign banks are no longer reported separately on the report of condition. These deposits are now included in the report item, "deposits due other U.S. commercial banks."

Top 5 Banks
Deposits Due Foreign Banks

		Demand Deposits ($ Millions)
1	Manufacturers Hanover ...	$1,377
2	Chase Manhattan Bank....	998
3	Citibank NA........................	924
4	Irving Trust Co..................	675
5	Bankers Trust Co.	605

Foreign correspondent balances are now defined as the sum of domestically-booked "demand deposits due banks in foreign countries" and "demand deposits due foreign government and official institutions" plus "clearing balances" booked by the bank's Edge bank subsidiary.

Clearing balances are the Edge bank's transaction accounts due foreign government and official institutions plus transaction accounts due commercial banks in the U.S. plus transaction accounts due banks in foreign countries.

The new deposit definition also has caused the number of banks with foreign correspondent balances of $10 million to drop from 57 banks at mid-year 1984 to 46 banks this year. In addition, the change in definition makes 1985-to-1984 data and rank comparisons difficult. Caution is advised, therefore, in comparing domestic and foreign correspondent balances for some banks — especially the large New York City banks that have the bulk of the correspondent balances due foreign banks' U.S. offices.

For example, the same seven New York City banks top the listing of banks ranked by foreign correspondent balances this year as topped it last year. But their balances and rankings have changed substantially.

Manufacturers Hanover Trust Co.'s foreign correspondent balances have jumped up 30%, to $1.38 billion on June 30, 1985, from $1.06 billion on June 30, 1984. As a result of this gain, Manufacturers Hanover moved up two places in rank to first place in these deposits.

Chase Manhattan Bank, which ranked as the top bank in foreign correspondent balances last year, fell to second position with $998 million in these balances, down 25% from a year earlier.

➤ Foreign: Page 26

California . . .

Continued from Page 24

Union Bank's Mr. Hendricks. "We're giving thrifts access to the European markets."

Among the stand-alone products Union Bank is offering these days is discount brokerage. For equities, Union Bank simply provides the link between thrifts and Fidelity Brokerage, the Boston firm that supplies back-office support for a number of bank-sponsored discount brokerage services.

It handles trades in fixed-income and money market instruments itself.

The largest of Union Bank's stand-alone products, however, is individual retirement account and Keogh account processing. The California League of Savings Institutions, the trade association for thrifts in that state, contracted with Union Bank to purchase support services for its member thrifts. Union Bank now provides processing for some 740,000 accounts at 250 institutions, Mr. Hendricks said.

One obvious concern for any institution doing business with the thrift industry is the fact that many thrifts remain in poor health, despite the prolonged period of lower interest rates.

"Sure, we're concerned," said Mr. Gerstenberg. "But as long as the S&Ls have fairly stable rates, the healthy ones will get more profitable.

"The problem ones," he acknowledged, "are so deeply mired that it will take a while to get out."

First Interstate, he said, deals with both the healthy and the unhealthy, but keeps a sharp eye on the latter. ■

First Texas Arranges To Automate Branches

DALLAS — First Texas Financial Corp., holding company for the largest savings and loan system in Texas, has arranged with Docutel/Olivetti Corp. to automate its branches throughout the state.

Under an $8.8 million contract, Docutel's Line 1 Branch Automation System will be installed in the 113 branches of First Texas Savings Association and Gibraltar Savings Association. Previously, Docutel placed nearly 1,000 First Texas automated teller machines in 7-Eleven stores throughout Texas. ■

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franchising in 1981 after uniting our own affiliates in 11 western states under the First Interstate name.

Since then, franchisees have come aboard from eight states–Hawaii, Alaska, Montana, Wyoming, Colorado, Wisconsin, New Mexico, and Iowa. These operations represent 34 banks with 113 offices and $3.8 billion in combined assets.

Here's how one franchisee bank profited immediately after changing its name:

First Interstate Bank of Wisconsin, positioned in America's dairy heartland, helped our trading division arrange the sale of $1 million worth of premium cattle to a major dairy products company in South Korea. The bank quickly found sellers and established itself as an organization that could handle complex international trade agreements.

To learn more about our franchising program, call John Dean, President, First Interstate System, Inc., at (213) 614-3043. He'll give you the scoop.

First Interstate® Bancorp

Drop in Foreign Balances

Continued from Page 25

Citibank also fell one place in rank, to third position, with $924 million in foreign correspondent balances, down 13% from midyear 1984.

Irving Trust Co., despite a 6% decline in these balances, moved up two places in rank, to fourth, with $675 million; Bankers Trust Co. again was fifth with $605 million, although its balances dropped 39%; Morgan Guaranty Trust Co. moved up one notch, to sixth place, with $539 million, down 25% from the year before; and Chemical Bank fell three places, to seventh place, with $499 million, down 51% from its 1984 level.

Usually, increases and decreases in these types of deposits are influenced by the day of the week that these deposits are reported. For example, these deposits tend to be higher on Mondays than on Fridays, because banks withdraw funds Friday in order to take advantage of the Eurodollar market. Banks then redeposit these funds in American banks on Mondays. However, the report date is not a factor in the comparison of the 1984 and 1985 data, since both report dates fell on the weekend. June 30, 1984, was a Saturday, and June 30, 1985, was a Sunday.

The rankings of two of the banks were affected by their failure to report all of their June 30, 1985, foreign correspondent balances. Security Pacific National Bank, Los Angeles, and Mellon Bank, Pittsburgh, did not provide *American Banker* with the clearing balances in their respective Edge bank subsidiaries. Both of these banks had about $90 million in Edge bank clearing balances on June 30, 1984. ■

Suspension . . .

Continued from Page 2

Glancz noted. If the administrative decision is then appealed, he added, the process could take up to two years.

In the meantime, lawbreakers can move from one bank to another without the clearance of the federal regulators. "You have got to be able to prevent that, or you're always one step behind," he said. Mr. Glancz called Judge Greene's ruling on this matter "a serious setback."

The banker in this case is currently the subject of an administrative proceeding, where he will have the opportunity to present his side of the case to an administrative law judge. As Geoffrey Vitt, the attorney who argued the case against the FDIC noted, when emergency suspension orders are issued "there is no opportunity for you to present your case." The only recourse the banker has, he said, is to appeal the order in the courts.

Suspension powers are "generally reserved for the more serious cases," said Arthur L. Beamon, the FDIC's assistant general counsel in charge of enforcement. Mr. Beamon said that of the roughly two dozen removal actions the FDIC has taken this year, only a handful were suspended immediately. Others were barred at the close of an administrative proceeding, or after the banker voluntarily agreed to stay out of the business.

While the federal agencies view their suspension powers as an important enforcement tool, others view these powers as potentially harmful to innocent people.

'Irreparable Injury'

"In an area where there is potential to severely injure both the person and the institution, Congress limited the regulators' authority," said Mr. Vitt, who is with the Washington office of Caplin & Drysdale.

Judge Greene agreed. "The severe and permanent potential injury to [the banker's] business reputation as a result of a nine- to 12-month interim suspension, together with economic hardship caused by the destruction of [the banker's] banking career, clearly constitute irreparable injury," he wrote.

The FDIC, Judge Greene concluded, "may not issue a blanket, nationwide order where only interim conclusions have been reached, especially given the serious hardship of a suspension from office upon an individual and the length of time an interim suspension is likely to be in effect."

The judge concluded that the agency must suspend individuals on a "bank-by-bank, individualized basis."

Already, one banker — the subject of an enforcement case brought by the Comptroller of the Currency — has cited Judge Greene's decision in his defense. The court in that case, however, did not buy the argument, according to Robert Serino, the Comptroller's deputy chief counsel for operations.

Despite Judge Greene's decision, regulators at each of the federal banking agencies contend that they do have clear authority to suspend individuals nationwide, and some predicted that if the case is appealed it will be overturned. ■

Reuters to Buy Options For More Instinet Stock

NEW YORK — Reuters has announced that three brokers will sell it options to buy another 900,000 new shares of Instinet, putting it in a position to acquire up to 25.7% of the common stock of that institutional trading network.

On Oct. 28, the two announced an agreement under negotiation since June that enables Reuters to acquire up to 16% of Instinet if all options are exercised.

In this week's deal, Reuters will spend $4.5 million to buy warrants for 600,000 shares from Merrill Lynch & Co., for 150,000 shares from Dean Witter Reynolds Inc., and for 150,000 shares from Shearson Lehman Brothers. The warrants are exercisable at $20 a share through April 30, 1987.

The announcement said the purchases will be consummated when the Oct. 28 agreement in principle between Reuters and Instinet is consummated.

The Instinet network enables banks, dealers, and other institutions to trade stocks among themselves without an active broker middleman. Reuters operates a worldwide news gathering service and supplies an array of price and financial information services to banks and other business subscribers. ■

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RANKS THE TOP CORRESPONDENT BANKS

AT A GLANCE:
Who's tops?

Rank 6/30/85		Demand Deposits Due to All Banks 6/30/85
1	Manufacturers Hanover Trust Co., New York	$3,021,525,000
2	Chase Manhattan Bank NA, New York	2,409,529,000
3	Morgan Guaranty Trust Co., New York	1,479,127,000
4	Bank of America, NT&SA, San Francisco	1,364,000,000
5	Citibank, NA, New York	1,331,000,000
6	Chemical Bank, New York	1,088,811,000
7	Bankers Trust Co., New York	974,499,000
8	Union Bank, Los Angeles	907,228,000
9	First National Bank, Boston	861,512,000
10	Irving Trust Co., New York	797,244,000

Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

Compiled by **American Banker** Copyright 1985

(Dollar Figures in Thousands)

Rank 6/30/85		Demand Deposits Due to All Banks		Rank 6/30/84	Gain	Time and Savings Deposits Due to All Banks	
		6/30/85	6/30/84			6/30/85	6/30/84
1	Manufacturers Hanover Trust Co., New York	3,021,535	2,636,386	1		1,256,467	1,122,017
2	Chase Manhattan Bank NA, New York (e)	2,409,529	2,443,003	2		172,239	412,053
3	Morgan Guaranty Trust Co., New York	1,479,127	1,385,490	7	+4	671,053	871,566
4	Bank of America NT&SA, San Francisco	1,364,000	1,751,000	3		947,000	1,894,000
5	Citibank NA, New York (e)	1,331,000	1,463,478	5		167,000	137,000
6	Chemical Bank, New York	1,088,811	1,417,098	6		205,267	433,971
7	Bankers Trust Co., New York	974,499	1,713,135	4		493,461	1,415,736
8	Union Bank, Los Angeles	907,228	617,323	13	+5	6,055	6,929
9	First National Bank, Boston	861,512	829,609	10	+1	44,556	42,015
10	Irving Trust Co., New York	797,244	1,113,648	8		209,848	425,571
11	First Interstate Bank of California, Los Angeles	666,582	639,964	11		103,133	36,491
12	Philadelphia National Bank	664,631	596,570	14	+2	71,397	39,167
13	First National Bank of Chicago	622,142	994,882	9		601,874	947,517
14	Continental Illinois Nat'l Bank & Trust Co., Chicago	543,154	401,243	15	+1	742,228	623,032
15	Security Pacific National Bank, Los Angeles (e)	510,243	623,937	12		61,221	160,023
16	RepublicBank Dallas NA	488,478	356,931	19	+3	361,962	93,979
17	National Bank of Detroit	440,158	353,955	20	+3	58,494	45,554
18	InterFirst Bank Dallas NA	396,451	359,535	18		42,984	0
19	First National Bank St. Paul, Minn.	378,684	168,077	44	+ 25	102,986	11,885
20	MBank Dallas NA	371,722	374,086	17		115,027	26,617
21	Northern Trust Co., Chicago	341,980	260,174	27	+6	126,106	213,700
22	Texas Commerce Bank NA, Houston	333,246	253,219	29	+7	12,128	29,155
23	Harris Trust & Savings Bank, Chicago	332,543	260,254	26	+3	37,549	48,926
24	Mellon Bank NA, Pittsburgh (e)	320,506	398,079	16		471,010	378,451
25	United Bank of Denver NA	314,308	158,156	50	+ 25	194,597	111,045
26	First Tennessee Bank NA, Memphis	293,082	277,959	25		0	0
27	Connecticut National Bank, Hartford	291,379	279,717	24		11,243	17,288
28	Norwest Bank Minneapolis NA	283,490	216,954	32	+4	198,623	158,841
29	Wells Fargo Bank NA, San Francisco	280,302	300,961	23		27,241	44,452
30	Crocker National Bank, San Francisco	279,153	314,111	22		49,882	0
31	Indiana National Bank, Indianapolis	257,342	255,200	28		21,118	4,750
32	American National Bank & Trust Co., Chicago	252,063	213,580	33	+1	0	0
33	Allied Bank of Texas, Houston	249,680	158,649	49	+ 16	59,094	147,276
34	First National Bank of Atlanta	242,375	160,313	48	+ 14	74,673	138,218
35	NCNB National Bank of North Carolina, Charlotte (e)	238,886	145,699	56	+ 21	8,041	13,700
36	First Wisconsin National Bank, Milwaukee	231,420	203,364	35		43,265	43,735
37	Marine Midland Bank NA, Buffalo, N.Y.	221,210	350,595	21		7,169	17,747
38	First City National Bank, Houston	219,803	221,425	31		362,535	272,130
39	European American Bank, New York	219,357	170,580	43	+4	106,770	44,640
40	Bank of New York	207,694	178,597	41	+1	33,971	50,906
41	Citizens & Southern National Bank, Atlanta	201,935	195,869	37		24,714	13,997
42	Boatmen's National Bank, St. Louis, Mo.	196,500	173,933	42		22,210	15,369
43	Community Bank, Huntington Park, Calif.	192,575	157,733	51	+8	18,301	9,340
44	Savings Banks Trust Co., New York	189,106	168,065	45	+1	3,670	4,874
45	First Pennsylvania Bank NA, Philadelphia	186,759	166,018	46	+1	23,511	20,755
46	Centerre Bank NA, St. Louis, Mo.	185,200	241,617	30		73,741	100,726
47	Bank of New England NA, Boston	183,456	139,707	59	+ 12	62,170	49,916
48	Pittsburgh National Bank	180,150	179,221	40		59,219	4,574
49	United Oklahoma Bank, Oklahoma City	170,491	125,061	69	+ 20	17,461	9,257
50	First National Bank, Minneapolis (e)	168,606	135,539	62	+ 12	277,365	58,783
51	Southeast Bank NA, Miami	167,019	201,931	36		43,000	0
52	Maryland National Bank, Baltimore	161,689	151,775	53	+1	0	0
53	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	160,884	119,753	71	+ 18	450	0
54	MBank Houston NA	160,064	57,914	128	+ 74	220,303	15,002
55	Texas American Bank/Fort Worth NA	153,757	137,161	60	+5	39,620	17,844
56	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	146,018	122,124	70	+ 14	64,582	31,124
57	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	144,203	146,799	55		26,835	3,400
58	Mercantile Trust Co. NA, St. Louis, Mo.	141,272	211,083	34		62,418	116,256
59	First National Bank of Florida, Tampa	141,203	148,020	54		250	0
60	Valley National Bank, Phoenix, Ariz.	139,300	162,958	47		17,687	16,579
61	Boatmen's First National Bank, Kansas City, Mo.	137,800	102,380	80	+ 19	26,746	43,581
62	First National Bank, Louisville, Ky.	134,354	132,635	64	+2	28,859	7,682
63	Comerica Bank-Detroit	134,070	52,778	133	+ 70	18,120	29,613
64	Commerce Bank of Kansas City NA, Mo.	133,223	132,419	65	+1	1,850	852
65	Liberty National Bank & Trust Co., Louisville, Ky.	131,782	130,511	66	+1	21,664	19,148
66	Connecticut Bank & Trust Co. NA, Hartford	129,647	127,328	68	+2	3,900	1,450
67	First National Bank of Commerce, New Orleans	127,617	157,669	52		9,895	1,492
68	State Street Bank & Trust Co., Boston	125,115	192,946	38		10,066	23,170
69	Texas Commerce Bank-Dallas NA	121,761	97,204	84	+ 15	2,255	1,500
70	Trust Company Bank, Atlanta	121,638	114,711	73	+3	2,126	2,558
71	Riggs National Bank, Washington, D.C.	120,597	97,647	83	+ 12	27,436	25,615
72	Sun Bank NA, Orlando, Fla.	116,976	113,879	75	+3	0	0
73	National Westminster Bank USA, New York	116,900	96,871	86	+ 13	1,389	0
74	United Missouri Bank of Kansas City NA	112,362	140,761	58		4,995	1,371
75	Central Bank of Denver	112,014	101,415	81	+6	98,507	76,507
76	Fidelity Bank, Philadelphia	110,757	114,003	74		4,083	28,705
77	Provident National Bank, Philadelphia	109,337	79,805	97	+ 20	82,886	27,057
78	United Virginia Bank, Richmond	107,775	71,966	104	+ 26	14,529	26,191
79	Brown Brothers Harriman & Co., New York	107,522	102,876	79		41,133	58,702
80	First National Bank, Fort Myers, Fla.	105,128	65,542	111	+ 31	0	0
81	InterFirst Bank Austin NA, Tex.	104,918	81,699	95	+ 14	14,399	14,937
82	Shawmut Bank of Boston NA	103,805	94,547	88	+6	100	800
83	Mellon Bank (East), Philadelphia	103,115	135,910	61		11,516	2,207
84	Seattle-First National Bank	99,685	79,176	99	+ 15	30,584	36,990
85	First City Bank, Dallas	97,450	88,999	90	+5	99,998	87,411
86	Liberty National Bank & Trust Co., Oklahoma City	93,812	106,270	76		23,824	15,147
87	NCNB National Bank of Florida NA, Tampa	92,823	105,519	77		0	0
88	Manufacturers Hanover Bank (Delaware), Wilmington	90,698	129,163	67		7,167	30,056
89	Midlantic National Bank/North, West Paterson, N.J.	89,926	62,050	117	+ 28	0	0
90	First Fidelity Bank NA, Newark, N.J.	86,882	183,131	39		7,566	49,549

Total correspondent balances are the sum of demand deposits of commercial banks in the U.S.; demand deposits of other depository institutions in the U.S; demand deposits of banks in foreign countries; and demand deposits of foreign governments and official institutions. (e)— Edge bank data for 6/30/85 were not available.

Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

Compiled by **American Banker** Copyright 1985

(Dollar Figures in Thousands)

Rank 6/30/85		Demand Deposits Due to All Banks		Rank 6/30/84	Gain	Time and Savings Deposits Due to All Banks	
		6/30/85	6/30/84			6/30/85	6/30/84
91	Rainier National Bank, Seattle (e)	86,390	96,015	87		43,357	42,408
92	United States National Bank, Portland, Ore.	85,198	70,825	106	+ 14	0	0
93	First National Bank & Trust Co., Oklahoma City	84,163	104,544	78		74,347	96,118
94	AmeriTrust Co. NA, Cleveland	82,003	78,593	100	+6	10,876	1,263
95	First National Bank & Trust Co., Lincoln, Neb.	82,000	79,546	98	+3	1,425	2,598
96	Colorado National Bank, Denver	81,095	70,988	105	+9	0	0
97	Merchants National Bank, Cedar Rapids, Iowa	80,365	84,712	93		5,250	800
98	InterFirst Bank Houston NA	80,081	143,633	57		321,908	271,425
99	Frost National Bank, San Antonio, Tex.	79,653	64,330	114	+ 15	0	100
100	First Interstate Bank of Denver NA	79,128	97,088	85		20,433	17,539
101	Sovran Bank NA, Richmond	78,315	77,645	101		77,754	36,467
102	American Fletcher National B & T Co., Indianapolis	73,823	49,792	137	+ 35	119,554	147,723
103	First National Bank of Maryland, Baltimore	73,051	24,937	236	+133	0	0
104	Marine Bank NA, Milwaukee, Wis.	71,371	48,610	142	+ 38	839	9,000
105	Hibernia National Bank, New Orleans	70,554	51,342	135	+ 30	9,011	214
106	Deposit Guaranty National Bank, Jackson, Miss.	70,383	33,773	186	+ 80	19,938	11,724
107	Bank South NA, Atlanta	70,251	52,940	131	+ 24	15,583	15,291
108	MBank Corpus Christi, Tex.	68,674	74,887	102		56,071	11,180
109	SouthTrust Bank of Alabama NA, Birmingham	68,034	48,882	140	+ 31	35,089	10,889
110	BancOhio National Bank, Columbus	67,528	41,369	163	+ 53	0	0
111	National City Bank, Cleveland	65,836	59,394	124	+ 13	2,102	1,551
112	Equitable Bank NA, Baltimore	65,770	69,723	107		9,719	7,937
113	Manufacturers National Bank, Detroit	64,644	134,444	63		11,171	9,505
114	Norwest Bank Des Moines NA, Iowa	64,423	52,838	132	+ 18	1,124	5,621
115	Fifth Third Bank, Cincinnati	64,399	42,583	159	+ 44	6,225	5,978
116	South Carolina National Bank, Columbia	63,583	15,856	295	+179	30	0
117	Peoples National Bank of Washington, Seattle	61,472	92,300	89		592	612
118	National Bank of Commerce T&S Assn., Lincoln, Neb.	61,215	48,041	145	+ 27	100	100
119	Pan American Bank NA, Miami	60,866	37,434	174	+ 55	0	0
120	Central Bank of the South, Birmingham, Ala.	60,720	63,854	116		4,750	2,358
121	Industrial Valley Bank & Trust Co., Philadelphia	60,696	51,269	136	+ 15	0	0
122	Davenport Bank & Trust Co., Iowa	60,420	47,001	150	+ 28	3,212	1,650
123	Zions First National Bank, Salt Lake City, Utah	60,128	29,800	208	+ 85	1,133	3,778
124	Fourth National Bank & Trust Co., Wichita, Kan.	59,691	61,999	118		23,867	19,471
125	Omaha National Bank, Neb.	59,510	72,703	103		961	660
126	Society National Bank, Cleveland	58,846	88,806	91		0	0
127	Merchants National Bank & Trust Co., Indianapolis	58,289	53,577	130	+3	16,678	11,180
128	Old National Bank of Washington, Spokane	58,262	32,096	193	+ 65	0	0
129	Bank of Oklahoma NA, Tulsa	58,094	66,894	110		60,825	46,226
130	Norwest Bank Omaha NA, Neb.	57,753	69,320	108		5,850	1,350
131	BayBank Boston NA	56,480	42,694	158	+ 27	0	1,562
132	First National Bank, Cincinnati	55,764	58,349	127		6,445	1,550
133	BancOne Columbus NA, Ohio	55,741	35,667	178	+ 45	181,835	23,000
134	InterFirst Bank Fort Worth NA, Tex.	55,545	47,739	148	+ 14	25,326	6,806
135	First State Bank, Abilene, Tex.	55,479	59,053	125		65,447	52,226
136	National State Bank, Elizabeth, N.J.	55,458	43,331	156	+ 20	0	0
137	Bank of Oklahoma, Oklahoma City NA	55,072	39,599	167	+ 30	99,266	16,149
138	Mercantile-Safe Deposit & Trust Co., Baltimore	55,051	47,775	147	+9	0	0
139	First American National Bank, Nashville, Tenn.	54,357	59,809	123		2,787	7,154
140	National Bank of Commerce, Memphis	54,275	33,060	190	+ 50	13,023	11,523
141	American Bank & Trust Co., Baton Rouge, La.	54,236	60,669	121		35,427	10,431
142	Key Bank NA, Albany, N.Y.	53,039	48,735	141		0	0
143	National Community Bank, Rutherford, N.J.	52,247	35,946	176	+ 33	0	0
144	American Security Bank NA, Washington, D.C.	52,182	60,516	122		20,140	51,529
145	Centerre Bank of Kansas City NA, Mo.	51,625	48,552	143		12,659	11,479
146	Whitney National Bank, New Orleans	51,331	47,386	149	+3	450	280
147	Barnett Bank of Tampa NA, Fla.	51,328	52,186	134		0	0
148	First American National Bank-Eastern, Kingsport, Tenn.	51,061	26,043	227	+ 79	243	522
149	Central Bank, Monroe, La.	51,037	42,366	161	+ 12	700	100
150	RepublicBank Houston NA	50,995	28,847	216	+ 66	0	0
151	California First Bank, San Francisco	49,879	80,565	96		0	0
152	First National Bank, Omaha, Neb.	49,746	47,818	146		7,500	7,947
153	Bank of Hawaii, Honolulu	49,440	42,837	157	+4	550	550
154	Third National Bank, Nashville, Tenn.	49,419	64,859	113		5,033	13,062
155	MBank El Paso NA, Tex.	48,005	35,043	180	+ 25	100	10
156	First National Bank, Lubbock, Tex.	47,346	36,302	175	+ 19	1,075	7,550
157	First Commercial Bank NA, Little Rock, Ark.	47,331	61,946	119		441	579
158	First National Bank & Trust Co., Tulsa	46,854	64,113	115		5,574	1,226
159	First National Bank, Topeka, Kan.	46,682	30,017	207	+ 48	0	0
160	American National Bank & Trust Co., Chattanooga, Tenn.	46,194	46,397	152		2,000	0
161	Worthen Bank & Trust Co. NA, Little Rock. Ark.	46,054	49,245	139		8,333	410
162	Marquette Bank Minneapolis NA	45,950	31,742	195	+ 33	6,143	6,501
163	First Interstate Bank of Wisconsin, Sheboygan	45,372	30,159	205	+ 42	0	0
164	National Bank of Commerce, San Antonio, Tex.	45,265	38,928	170	+6	8,965	3,104
165	Central Penn National Bank, Philadelphia	45,001	34,434	181	+ 16	2,649	275
166	Capital Bank & Trust Co., Baton Rouge, La.	44,852	61,794	120		36,587	34,410
167	Security National Bank, Sioux City, Iowa	44,244	37,787	173	+6	17	34
168	Midlantic National Bank, Newark, N.J.	43,746	88,238	92		3	0
169	Commercial National Bank, Shreveport, La.	43,716	46,220	153		8,960	9,600
170	Texas Commerce Bank-Austin NA	43,361	30,927	198	+ 28	19,323	18,078
171	BancTexas Dallas NA	43,311	49,700	138		76,000	136,721
172	Victoria Bank & Trust Co., Tex.	41,439	33,910	185	+ 13	3,800	5,379
173	Sun Bank/Miami NA	39,413	33,097	189	+ 16	0	0
174	AmSouth Bank NA, Birmingham, Ala.	39,095	39,333	169		96,228	161,829
175	LaSalle National Bank, Chicago	39,053	42,506	160		300	4,626
176	American National Bank & Trust Co., St. Paul, Minn.	37,174	31,996	194	+ 18	22,545	7,816
177	Kellogg-Citizens National Bank, Green Bay, Wis.	36,771	26,932	223	+ 46	0	1,025
178	Exchange National Bank, Chicago	36,047	24,602	238	+ 60	9,577	10,908
179	Bank of Canton of California, San Francisco	35,353	21,827	252	+ 73	73,573	61,241
180	MBank Fort Worth NA, Tex.	35,201	28,566	214	+ 34	30	41,675

Total correspondent balances are the sum of demand deposits of commercial banks in the U.S.; demand deposits of other depository institutions in the U.S.; demand deposits of banks in foreign countries; and demand deposits of foreign governments and official institutions. (e)— Edge bank data for 6/30/85 were not available.

Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

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(Dollar Figures in Thousands)

Rank		Demand Deposits Due to All Banks		Rank		Time and Savings Deposits Due to All Banks	
6/30/85		6/30/85	6/30/84	6/30/84	Gain	6/30/85	6/30/84
181	First Interstate Bank of Des Moines NA, Iowa	34,974	28,433	215	+34	462	4,709
182	MBank Austin NA, Tex.	34,176	16,588	289	+107	13,775	40,120
183	National Bank of Georgia, Atlanta	33,981	28,682	213	+30	13,761	19,428
184	Arizona Bank, Phoenix	33,878	48,141	144		69	191
185	Bank Leumi Trust Co., New York	33,830	18,621	276	+91	3	3,807
186	Union Trust Company of Maryland, Baltimore	33,756	33,374	187	+1	14,431	3,631
187	Citizens National Bank, Evansville, Ind.	33,739	35,939	177		27,299	447
188	First American Bank NA, Washington, D.C.	33,327	24,971	234	+46	2,146	670
189	J. Henry Schroder Bank & Trust Co., New York	33,223	41,945	162		77,980	87,224
190	First National Bank, Wichita, Kan.	32,806	30,751	200	+10	8,046	0
191	Allied Lakewood Bank, Dallas	32,632	22,862	245	+54	52,500	12,394
192	First National Bank, Amarillo, Tex.	32,623	29,557	210	+18	8,900	13,547
193	First Security Nat'l Bank & Trust Co., Lexington, Ky.	32,597	30,430	203	+10	2,652	497
194	First National Bank, Belleville, Ill.	32,524	35,499	179		240	550
195	Republic National Bank, New York	32,506	44,300	154		1,952	235
196	Atlantic National Bank of Florida, Jacksonville	32,502	22,280	248	+52	483	560
197	Bankers Trust Co., Des Moines, Iowa	32,465	34,297	183		1,150	5,781
198	Fleet National Bank, Providence, R.I.	32,315	22,846	246	+48	0	0
199	Amarillo National Bank, Tex.	32,018	28,135	219	+20	11,000	8,700
200	Barnett Bank of South Florida NA, Miami	31,447	30,018	206	+6	0	0
201	Shawmut Worcester County Bank NA, Worcester, Mass.	31,088	32,125	192		650	1,450
202	Manufacturers & Traders Trust Co., Buffalo, N.Y.	31,038	26,224	226	+24	1,402	17
203	United Jersey Bank, Hackensack, N.J.	30,901	32,143	191		0	0
204	First-Citizens Bank & Trust Co., Raleigh, N.C.	30,782	10,718	344	+140	21	109
205	Old National Bank, Evansville, Ind.	30,749	34,327	182		2,089	1,685
206	Georgia Railroad Bank & Trust Co., Augusta	30,644	26,751	224	+18	550	280
207	First National Bank, Albuquerque, N.M.	30,605	30,160	204		3,185	0
208	First Interstate Bank of Arizona NA, Phoenix	30,579	19,155	271	+63	0	0
209	First American Bank of Knoxville NA, Tenn.	30,396	31,063	197		1,000	0
210	First Bank NA, Milwaukee	30,283	8,909	379	+169	2,341	1,675
211	First City National Bank of Beaumont, Tex.	30,030	28,144	218	+7	651	0
212	Citizens & Southern National Bank, Charleston, S.C.	29,547	25,092	233	+21	0	0
213	National Bank of Washington, D.C.	29,393	30,855	199		1,756	8,245
214	National Bank of Waterloo, Iowa	29,386	29,691	209		0	0
215	Union Planters National Bank, Memphis, Tenn.	28,763	54,192	129		4,174	17,774
216	Independent State Bank of Minnesota, Minneapolis	28,476	30,660	201		6,070	5,316
217	First National Bank, Shreveport, La.	28,404	46,955	151		2,925	1,400
218	Florida National Bank of Jacksonville	28,360	38,305	172		7,322	0
219	Central National Bank, Cleveland	27,987	20,729	258	+39	2,005	106,081
220	First National Bank, Jackson, Miss.	27,892	28,948	212		5,522	2,393
221	Commercial National Bank, Kansas City, Kan.	27,842	29,233	211		0	200
222	Security National Bank, Kansas City, Kan.	27,523	21,596	254	+32	28,914	18,394
223	Key Bank of Central Maine, Augusta, Me.	27,144	7,231	416	+193	368	67
224	Barclays Bank of New York NA	27,074	31,079	196		40	22
225	Sunwest Bank of Albuquerque NA, N.M.	26,835	14,312	306	+81	1,550	1,020
226	RepublicBank Waco NA, Tex.	26,525	21,844	251	+25	500	400
227	First Alabama Bank, Montgomery	26,416	65,173	112		20	0
228	First Security Bank of Utah NA, Ogden	26,066	30,556	202		0	0
229	United New Mexico Bank, Albuquerque	25,676	19,072	272	+43	1,500	200
230	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	25,619	18,095	282	+52	98	227
231	First Interstate Bank of Oregon NA, Portland	25,119	39,460	168		425	603
232	Hutchinson National Bank & Trust Co., Kan.	25,116	21,336	255	+23	450	100
233	Texas Commerce Bank-El Paso, Tex.	24,976	25,348	231		0	0
234	InterFirst Bank Tyler NA, Tex.	24,860	16,024	292	+58	3,307	3,297
235	Old Kent Bank & Trust Co., Grand Rapids, Mich.	24,555	20,063	263	+28	0	0
236	Lloyds Bank California, Los Angeles	24,132	20,213	262	+26	16,464	1,127
237	General Bank, St. Louis, Mo.	23,760	28,289	217		2,300	5,522
238	MBank Waco NA, Tex.	23,665	20,930	256	+18	2,949	4,086
239	Commerce Bank of St. Louis NA, Mo.	23,579	18,430	278	+39	0	0
240	Israel Discount Bank of New York	23,044	28,060	220		562	82
241	Dominion Bank NA, Roanoke, Va.	23,044	24,578	239		10,497	0
242	Bank of California NA, San Francisco (e)	22,855	99,520	82		10,763	9,340
243	Merchants National Bank, Mobile, Ala.	22,719	16,188	291	+48	0	0
244	Boston Safe Deposit & Trust Co.	22,713	40,642	165		108,455	13,969
245	First Wisconsin National Bank, Eau Claire	22,674	22,097	250	+5	0	0
246	Boatmen's National Bank, Springfield, Mo.	22,619	25,384	230		945	1,695
247	Texas Independent Bank, Dallas	22,278	15,295	299	+52	90,266	69,544
248	United Missouri Bank of St. Louis NA	22,105	21,652	253	+5	0	0
249	Chase Lincoln First Bank NA, Rochester, N.Y.	22,105	40,390	166		588	0
250	First City Bank of Corpus Christi, Tex.	22,102	20,458	261	+11	1,900	3,640
251	Barnett Bank of Central Florida NA, Winter Park	22,069	17,179	284	+33	0	0
252	Commercial National Bank of Peoria, Ill.	21,989	22,423	247		0	0
253	First City National Bank, Tyler, Tex.	21,774	13,400	311	+58	4,875	10,625
254	Ouachita National Bank, Monroe, La.	21,533	19,748	266	+12	0	0
255	McAllen State Bank, Tex.	21,510	10,064	353	+98	2,094	2,549
256	Fidelity National Bank, Baton Rouge, La.	21,203	19,317	270	+14	12,471	2,632
257	RepublicBank Lubbock NA, Tex.	21,177	19,388	269	+12	17,910	7,819
258	First of America-Detroit NA	21,174	82,944	94		0	0
259	United Bank of Arizona, Phoenix	20,846	18,152	281	+22	0	0
260	Bankers Trust of South Carolina, Columbia	20,724	17,387	283	+23	65	70
261	Commonwealth National Bank, Harrisburg, Pa.	20,354	25,153	232		1,340	1,700
262	Central Trust Co. NA, Cincinnati	20,184	23,076	243		0	0
263	Denver National Bank	20,142	27,183	221		10,059	10,791
264	Illinois National Bank, Springfield	20,040	11,349	337	+73	0	0
265	Capital City First National Bank, Tallahasse, Fla.	19,761	18,536	277	+12	224	257
266	Unitedbank-Houston	19,732	8,907	380	+114	55,492	26,207
267	Continental Bank, Phoenix, Ariz.	19,597	20,924	257		0	0
268	Citibank (Delaware), New Castle	19,553	16,267	290	+22	0	0
269	Colonial Bank, Waterbury, Conn.	19,000	19,530	267		39	0
270	First City National Bank, El Paso, Tex.	18,814	13,138	316	+46	1,300	150

Total correspondent balances are the sum of demand deposits of commercial banks in the U.S.; demand deposits of other depository institutions in the U.S.; demand deposits of banks in foreign countries; and demand deposits of foreign governments and official institutions. **(e)**— Edge bank data for 6/30/85 were not available.

Banks by Demand Deposits Due to All Banks

Banks with Total Correspondent Balances of $10 Million or More

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(Dollar Figures in Thousands)

Rank 6/30/85		Demand Deposits Due to All Banks		Rank 6/30/84	Gain	Time and Savings Deposits Due to All Banks	
		6/30/85	6/30/84			6/30/85	6/30/84
271	First City National Bank Austin, Tex.	18,581	23,992	240		63,437	61,643
272	United States Trust Co., New York	18,439	19,873	264		28,122	37,160
273	Michigan National Bank, Detroit	18,361	33,111	188		0	0
274	First National Bank, Elkhart, Ind.	18,245	18,274	280	+6	416	105
275	Commercial Security Bank, Ogden, Utah	17,915	9,361	367	+ 92	0	0
276	Rhode Island Hospital Trust National Bank, Providence	17,878	24,663	237		0	0
277	Kanawha Valley Bank NA, Charleston, W. Va.	17,527	20,552	259		0	100
278	Chinese American Bank, New York	17,409	15,484	298	+ 20	0	100
279	Valley National Bank, Des Moines, Iowa	17,262	13,305	313	+ 34	500	700
280	Fourth National Bank, Tulsa, Okla.	16,884	8,385	393	+113	9,350	6,026
281	First Bank (NA) Duluth, Minn.	16,857	12,293	328	+ 47	0	0
282	Charleston National Bank, W. Va.	16,785	14,113	307	+ 25	6,680	104
283	Maine National Bank, Portland	16,573	14,640	302	+ 19	0	0
284	City National Bank, Beverly Hills, Calif.	16,567	22,866	244		1,575	805
285	Colorado National Bank-Pueblo	16,286	11,879	330	+ 45	0	16
286	RepublicBank San Antonio NA, Tex.	16,112	10,557	348	+ 62	915	3,820
287	Drovers Bank, Chicago	15,863	18,395	279		1,236	913
288	BayBank Middlesex, Burlington, Mass.	15,816	17,120	286		1,782	0
289	Oregon Bank, Portland	15,798	15,621	297	+8	919	871
290	Union National Bank, Little Rock, Ark.	15,586	22,172	249		128	326
291	First Hawaiian Bank, Honolulu	15,318	18,774	275		3,439	850
292	Union Trust Co., Stamford, Conn.	15,134	15,975	293	+1	0	493
293	Fort Wayne National Bank, Ind.	15,124	17,155	285		0	0
294	Bank of New England-West NA, Springfield, Mass.	14,729	19,500	268		0	0
295	Indian Head National Bank, Nashua, N.H.	14,632	12,515	322	+ 27	0	0
296	Cullen/Frost Bank of Dallas NA	14,542	3,833	...		25,403	4,150
297	Union Bank & Trust Co. NA, Grand Rapids, Mich.	14,528	14,569	303	+6	0	0
298	First National Bank & Trust Co., Salina, Kan.	14,348	15,652	296		1,300	500
299	Central Bank, San Francisco	14,138	7,771	401	+102	86,800	110,650
300	Shawmut Bank of Franklin Cty., Greenfield, Mass.	14,028	14,717	301	+1	0	0
301	Atlantic Bank, New York	13,959	26,729	225		59,579	51,452
302	RepublicBank First National Midland, Tex.	13,868	8,870	384	+ 82	1,395	9,622
303	First National Bank, Sioux City, Iowa	13,515	15,178	300		0	0
304	Northeastern Bank of Pennsylvania, Wilkes-Barre	13,506	12,474	323	+ 19	0	0
305	InterFirst Bank Wichita Falls NA, Tex.	13,238	13,210	314	+9	3,047	8,239
306	First Interstate Bank of Billings NA	12,785	12,318	325	+ 19	1,833	486
307	Genesee Merchants Bank & Trust Co., Flint, Mich.	12,632	12,399	324	+ 17	0	0
308	Casco Northern Bank NA, Portland, Me.	12,599	12,309	326	+ 18	0	143
309	First Bankers NA, Pompano Beach, Fla.	12,491	13,119	317	+8	0	0
310	Schenectady Trust Co., N.Y.	12,351	7,821	399	+ 89	0	0
311	First National Bank, Springfield, Ill.	12,297	7,607	406	+ 95	0	387
312	Huntington National Bank, Columbus, Ohio	12,184	16,808	288		0	0
313	BayBank Norfolk County Trust Co., Dedham, Mass.	12,177	9,456	363	+ 50	174	1,000
314	Michigan National Bank, Lansing	12,018	10,176	351	+ 37	0	0
315	Dai-Ichi Kangyo Bank of California, Los Angeles	11,924	27,180	222		4,000	4,000
316	First Union National Bank, Charlotte, N.C.	11,863	8,895	382	+ 66	17,495	2,279
317	First National Bank, West Monroe, La.	11,825	10,809	342	+ 25	0	0
318	RepublicBank Lufkin, Tex.	11,722	8,918	378	+ 60	579	1,825
319	First Security Bank of Idaho NA, Boise	11,661	8,490	389	+ 70	100	100
320	Summit Bank, Fort Wayne, Ind.	11,660	9,365	366	+ 46	0	100
321	Simmons First National Bank, Pine Bluff, Ark.	11,605	11,378	336	+ 15	1,746	1,560
322	Society Bank of Eastern Ohio NA, Canton	11,605	....	...		0	....
323	InterFirst Bank Fannin, Houston	11,594	11,237	339	+ 16	10,293	13,364
324	Merchants National Bank, Topeka, Kan.	11,399	11,524	335	+ 11	901	108
325	Louisiana National Bank, Baton Rouge, La.	11,391	18,967	273		18,800	6,446
326	MBank Preston, Dallas	11,375	13,065	318		2,400	0
327	Mecantile Bank & Trust Co., Kansas City, Mo.	11,186	9,126	374	+ 47	0	825
328	Midland Bank & Trust Co., Memphis, Tenn.	11,157	8,440	390	+ 62	0	0
329	Citizens National Bank, Decatur, Ill.	10,959	9,156	373	+ 44	0	0
330	F & M Bank & Trust Co., Tulsa, Okla.	10,853	10,134	352	+ 22	2,681	2,368
331	Valley Bank of Nevada, Las Vegas	10,610	9,210	371	+ 40	0	0
332	First National Bank, Champaign, Ill.	10,437	10,490	349	+ 17	0	0
333	National Bank of America, Salina, Kan.	10,415	9,027	376	+ 43	600	0
334	Terre Haute First National Bank, Ind.	10,403	9,692	360	+ 26	0	0
335	Midway National Bank, St. Paul, Minn	10,254	34,142	184		0	0
336	UnibancTrust, Chicago	10,051	16,996	287		7,505	14,035

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How Bankers' Balances Compare

By Federal Reserve District, 6/30/85 vs. 6/30/84

	Due to Banks (in '000s)		%	Number of Banks(d)	
	6/30/85	6/30/84(a)	Change(c)	6/30/85	6/30/84
District 1	1,697,551	1,666,269	1.88	19	19
District 2	6,681,772	6,565,108	1.78	29	30
District 3	1,165,784	1,064,762	9.49	11	13
District 4	992,139	912,870	8.68	13	15
District 5	1,235,635	931,681	32.62	20	22
District 6	2,423,950	2,293,530	5.69	39	44
District 7	4,061,214	3,578,773	13.48	45	44
District 8	1,612,609	1,715,205	-5.98	21	20
District 9	984,006	676,538	45.45	10	20
District 10	2,241,950	1,996,289	12.31	36	39
District 11	3,978,419	3,327,477	19.56	53	50
District 12	4,317,255	4,169,758	3.54	30	29
TOTALS	**31,392,284**	**28,898,260**	**8.63**	**326**	**341**

(a)—Data are for the 326 banks in this year's tabulation.
(c)—The percentage change in domestic correspondent balances from 6/30/84 to 6/30/85
(d)—The number of banks with $10 million or more in domestic correspondent balances.

Banks by Demand Deposits Due to US Banks

Banks with Domestic Correspondent Balances of $10 Million or More

Compiled by **American Banker** Copyright 1985

(Dollar Figures in Thousands)

Rank 6/30/85		Demand Deposits Due to U.S. Banks 6/30/85	Demand Deposits Due to U.S. Banks 6/30/84	Rank 6/30/84	Gain	Time and Savings Deposits Due to U.S. Banks 6/30/85	Time and Savings Deposits Due to U.S. Banks 6/30/84
1	Manufacturers Hanover Trust Co., New York	1,644,373	1,576,150	1		1,184,167	850,552
2	Chase Manhattan Bank NA, New York	1,411,052	1,117,237	3	+1	41,732	0
3	Morgan Guaranty Trust Co., New York	939,772	669,504	6	+3	318,482	554,439
4	Bank of America NT&SA, San Francisco	885,000	1,160,000	2		173,000	267,000
5	Union Bank, Los Angeles	873,727	594,662	8	+3	6,055	6,929
6	First National Bank, Boston	730,229	726,193	4		9,250	8,905
7	Chemical Bank, New York	589,951	391,744	13	+6	117,442	259,962
8	First Interstate Bank of California, Los Angeles	577,965	508,728	9	+1	19,782	8,505
9	Continental Illinois Nat'l Bank & Trust Co., Chicago	487,222	317,243	19	+10	719,789	430,622
10	First National Bank of Chicago	479,979	634,813	7		519,315	683,025
11	Security Pacific National Bank, Los Angeles	477,073	500,585	10		21,221	49,304
12	RepublicBank Dallas NA	472,469	340,470	16	+4	361,962	93,979
13	Philadelphia National Bank	445,218	361,181	15	+2	67,837	35,817
14	National Bank of Detroit	420,618	329,670	18	+4	48,494	45,284
15	Citibank NA, New York	407,000	398,000	11		69,000	44,000
16	InterFirst Bank Dallas NA	387,019	338,160	17	+1	42,984	0
17	First National Bank St. Paul, Minn.	377,802	167,058	39	+22	102,986	11,885
18	Bankers Trust Co., New York	369,003	716,890	5		378,874	1,107,458
19	MBank Dallas NA	368,075	368,396	14		54,473	26,617
20	United Bank of Denver NA	311,400	153,300	47	+27	4,138	5,666
21	Texas Commerce Bank NA, Houston	308,443	233,577	25	+4	12,128	24,155
22	Mellon Bank NA, Pittsburgh	303,193	288,469	20		409,971	342,651
23	Northern Trust Co., Chicago	289,728	190,973	32	+9	118,214	130,872
24	Connecticut National Bank, Hartford	289,255	276,817	21		11,243	17,288
25	First Tennessee Bank NA, Memphis	285,684	274,768	22		0	0
26	Harris Trust & Savings Bank, Chicago	283,990	220,775	26		37,549	48,926
27	Norwest Bank Minneapolis NA	275,400	216,037	27		154,621	158,841
28	Indiana National Bank, Indianapolis	256,321	248,969	23		21,118	4,750
29	Allied Bank of Texas, Houston	248,860	157,685	42	+13	59,094	147,276
30	American National Bank & Trust Co., Chicago	248,303	207,830	28		0	0
31	First National Bank of Atlanta	239,768	155,890	44	+13	74,673	138,218
32	NCNB National Bank of North Carolina, Charlotte	229,797	127,549	62	+30	8,041	13,700
33	First Wisconsin National Bank, Milwaukee	216,168	186,959	33		43,265	43,085
34	First City National Bank, Houston	208,336	206,077	29		362,535	272,130
35	Wells Fargo Bank NA, San Francisco	207,095	170,221	36	+1	15,285	30,090
36	Boatmen's National Bank, St. Louis, Mo.	196,442	173,435	35		22,210	15,369
37	Community Bank, Huntington Park, Calif.	192,575	157,729	41	+4	18,301	9,340
38	Savings Banks Trust Co., New York	189,106	168,065	38		3,670	4,874
39	Crocker National Bank, San Francisco	181,304	155,239	45	+6	49,882	0
40	Centerre Bank NA, St. Louis, Mo.	180,045	238,305	24		73,741	100,726
41	First Pennsylvania Bank NA, Philadelphia	179,019	152,519	48	+7	23,511	20,755
42	Bank of New England NA, Boston	177,884	132,358	57	+15	62,014	47,916
43	United Oklahoma Bank, Oklahoma City	170,491	125,061	64	+21	17,461	9,257
44	Pittsburgh National Bank	170,257	167,005	40		53,216	4,574
45	Bank of New York	160,405	148,938	50	+5	3,971	20,906
46	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	160,173	119,133	67	+21	450	0
47	Maryland National Bank, Baltimore	158,598	150,375	49	+2	0	0
48	First National Bank, Minneapolis	156,681	118,284	68	+20	276,865	58,783
49	MBank Houston NA	155,679	56,361	122	+73	220,303	15,002
50	Texas American Bank/Fort Worth NA	152,154	136,439	55	+5	39,620	17,844
51	Southeast Bank NA, Miami	150,692	197,426	31		43,000	0
52	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	145,907	122,015	66	+14	64,582	31,124
53	First National Bank of Florida, Tampa	140,521	147,660	51		250	0
54	Boatmen's First National Bank, Kansas City, Mo.	137,303	101,403	78	+24	26,746	43,581
55	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	136,258	137,436	54		26,835	3,000
56	Mercantile Trust Co. NA, St. Louis, Mo.	135,516	204,589	30		62,418	116,256
57	Valley National Bank, Phoenix, Ariz.	135,186	157,372	43		17,687	16,579
58	First National Bank, Louisville, Ky.	134,354	132,635	56		28,859	7,682
59	Liberty National Bank & Trust Co., Louisville, Ky.	131,781	130,494	58		21,664	19,148
60	Commerce Bank of Kansas City NA, Mo.	131,500	130,264	59		1,850	852
61	Comerica Bank-Detroit	129,666	49,051	133	+72	18,120	29,613
62	Citizens & Southern National Bank, Atlanta	123,907	109,859	72	+10	18,130	9,299
63	First National Bank of Commerce, New Orleans	123,271	154,116	46		9,883	1,481
64	Irving Trust Co., New York	122,330	394,109	12		144,841	208,277
65	Texas Commerce Bank-Dallas NA	121,761	97,204	79	+14	2,255	1,500
66	Connecticut Bank & Trust Co. NA, Hartford	121,505	122,363	65		3,900	1,450
67	Trust Company Bank, Atlanta	119,185	110,608	70	+3	2,126	2,558
68	Sun Bank NA, Orlando, Fla.	115,064	112,372	69	+1	0	0
69	Central Bank of Denver	111,982	101,407	77	+8	2,805	0
70	United Missouri Bank of Kansas City NA	111,127	139,008	53		4,995	1,371
71	Provident National Bank, Philadelphia	105,688	75,134	93	+22	82,886	26,957
72	First National Bank, Fort Myers, Fla.	105,090	65,542	105	+33	0	0
73	InterFirst Bank Austin NA, Tex.	104,918	81,699	89	+16	14,399	14,937
74	State Street Bank & Trust Co., Boston	104,914	170,021	37		9,566	23,170
75	United Virginia Bank, Richmond	104,208	70,091	98	+23	14,529	26,191
76	First City Bank, Dallas	97,373	88,999	82	+6	99,998	87,411
77	Mellon Bank (East), Philadelphia	95,334	125,204	63		11,516	2,206
78	Marine Midland Bank NA, Buffalo, N.Y.	94,703	76,787	91	+13	7,101	7,149
79	Shawmut Bank of Boston NA	93,851	85,484	85	+6	100	800
80	Liberty National Bank & Trust Co., Oklahoma City	93,585	105,940	73		23,824	15,147
81	NCNB National Bank of Florida NA, Tampa	92,823	105,519	74		0	0
82	Fidelity Bank, Philadelphia	91,420	82,411	88	+6	4,083	6,343
83	Manufacturers Hanover Bank (Delaware), Wilmington	90,698	129,163	60		7,167	29,056
84	Midlantic National Bank/North, West Paterson, N.J.	87,870	60,212	116	+32	0	0
85	First National Bank & Trust Co., Oklahoma City	83,959	104,217	76		74,347	96,118
86	United States National Bank, Portland, Ore.	83,326	67,797	101	+15	0	0
87	First National Bank & Trust Co., Lincoln, Neb.	81,955	79,456	90	+3	1,425	2,598
88	Seattle-First National Bank	81,009	63,585	110	+22	30,394	27,751
89	Merchants National Bank, Cedar Rapids, Iowa	80,274	84,640	86		5,250	800
90	Colorado National Bank, Denver	80,237	70,516	97	+7	0	0

For definitions and data sources see the story beginning on page 1. Please note that the definition of domestic correspondent balances used for 6/30/85 differs from the definitions used for 6/30/84. For that reason, for some banks the data are not comparable.

Banks by Demand Deposits Due to US Banks

Banks with Domestic Correspondent Balances of $10 Million or More

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(Dollar Figures in Thousands)

Rank		Demand Deposits Due to U.S. Banks		Rank		Time and Savings Deposits Due to U.S. Banks	
6/30/85		6/30/85	6/30/84	6/30/84	Gain	6/30/85	6/30/84
91	First Fidelity Bank NA, Newark, N.J.	78,293	177,492	34		7,566	49,549
92	AmeriTrust Co. NA, Cleveland	78,276	68,608	100	+8	10,876	1,263
93	InterFirst Bank Houston NA	77,622	141,317	52		321,908	271,425
94	First Interstate Bank of Denver NA	76,400	94,032	80		20,433	17,539
95	Sovran Bank NA, Richmond	74,735	76,686	92		77,644	36,327
96	Frost National Bank, San Antonio, Tex.	74,367	57,589	119	+23	0	100
97	American Fletcher National B & T Co., Indianapolis	71,333	48,723	135	+38	119,554	147,723
98	Marine Bank NA, Milwaukee, Wis.	70,257	45,959	147	+49	839	9,000
99	Bank South NA, Atlanta	70,098	52,776	125	+26	15,583	15,291
100	Deposit Guaranty National Bank, Jackson, Miss.	69,978	33,143	181	+81	19,938	11,724
101	Hibernia National Bank, New Orleans	69,101	49,839	130	+29	9,011	214
102	MBank Corpus Christi, Tex.	68,674	74,887	94		56,071	0
103	SouthTrust Bank of Alabama NA, Birmingham	67,709	48,833	134	+31	35,089	10,889
104	First National Bank of Maryland, Baltimore	67,340	20,077	248	+144	0	0
105	BancOhio National Bank, Columbus	64,357	40,622	157	+52	0	0
106	Norwest Bank Des Moines NA, Iowa	64,275	52,722	126	+20	1,124	5,621
107	Equitable Bank NA, Baltimore	63,116	60,786	114	+7	9,719	7,937
108	South Carolina National Bank, Columbia	62,874	15,058	287	+179	30	0
109	National City Bank, Cleveland	62,612	55,554	123	+14	2,102	1,551
110	Rainier National Bank, Seattle	62,265	66,139	104		22,957	7,873
111	Peoples National Bank of Washington, Seattle	61,469	92,294	81		592	612
112	National Bank of Commerce T&S Assn., Lincoln, Neb.	61,194	47,982	138	+26	100	100
113	Industrial Valley Bank & Trust Co., Philadelphia	60,696	51,250	129	+16	0	0
114	Central Bank of the South, Birmingham, Ala.	60,679	63,845	108		4,750	2,358
115	Davenport Bank & Trust Co., Iowa	60,420	47,001	142	+27	3,212	1,650
116	Fifth Third Bank, Cincinnati	60,280	42,383	152	+36	6,225	5,978
117	Zions First National Bank, Salt Lake City, Utah	60,096	29,748	199	+82	1,133	3,778
118	Fourth National Bank & Trust Co., Wichita, Kan.	59,689	61,796	112		23,867	19,471
119	Omaha National Bank, Neb.	59,362	72,576	95		961	0
120	Old National Bank of Washington, Spokane	58,262	32,070	186	+66	0	0
121	Bank of Oklahoma NA, Tulsa	58,094	66,894	103		60,825	46,226
122	Norwest Bank Omaha NA, Neb.	57,753	69,320	99		5,850	1,350
123	Merchants National Bank & Trust Co., Indianapolis	57,295	51,927	128	+5	16,678	11,180
124	BayBank Boston NA	56,480	42,694	151	+27	0	1,562
125	Society National Bank, Cleveland	56,228	86,709	83		0	0
126	Manufacturers National Bank, Detroit	56,163	127,801	61		6,171	4,505
127	First State Bank, Abilene, Tex.	55,479	59,053	117		65,447	52,226
128	National State Bank, Elizabeth, N.J.	55,458	43,331	150	+22	0	0
129	BancOne Columbus NA, Ohio	55,409	35,429	171	+42	181,835	23,000
130	First National Bank, Cincinnati	55,156	56,679	121		6,445	1,550
131	Bank of Oklahoma, Oklahoma City NA	55,072	39,599	158	+27	99,266	16,149
132	Mercantile-Safe Deposit & Trust Co., Baltimore	55,051	47,775	140	+8	0	0
133	Pan American Bank NA, Miami	54,985	37,434	165	+32	0	0
134	InterFirst Bank Fort Worth NA, Tex.	54,465	46,922	144	+10	2,676	6,806
135	First American National Bank, Nashville, Tenn.	54,275	57,430	120		2,787	7,154
136	American Bank & Trust Co., Baton Rouge, La.	54,236	60,669	115		35,427	10,431
137	National Bank of Commerce, Memphis	53,854	33,060	182	+45	13,023	11,523
138	Key Bank NA, Albany, N.Y.	52,632	48,574	136		0	0
139	National Community Bank, Rutherford, N.J.	51,449	35,216	173	+34	0	0
140	Barnett Bank of Tampa NA, Fla.	51,328	52,186	127		0	0
141	Centerre Bank of Kansas City NA, Mo.	51,271	48,183	137		12,659	11,479
142	First American National Bank-Eastern, Kingsport, Tenn.	51,061	26,043	214	+72	243	522
143	Central Bank, Monroe, La.	51,037	42,366	153	+10	700	100
144	First National Bank, Omaha, Neb.	49,727	47,807	139		7,500	7,947
145	Whitney National Bank, New Orleans	49,257	45,135	148	+3	450	280
146	Third National Bank, Nashville, Tenn.	49,206	64,651	107		5,033	13,062
147	RepublicBank Houston NA	49,153	26,239	213	+66	0	0
148	California First Bank, San Francisco	47,501	71,321	96		0	0
149	First National Bank, Lubbock, Tex.	47,346	36,302	168	+19	1,075	7,550
150	First Commercial Bank NA, Little Rock, Ark.	47,331	61,946	111		441	579
151	First National Bank, Topeka, Kan.	46,682	30,017	196	+45	0	0
152	American National Bank & Trust Co., Chattanooga, Tenn.	46,194	46,397	145		2,000	0
153	Worthen Bank & Trust Co. NA, Little Rock. Ark.	46,054	49,245	132		8,333	410
154	National Westminster Bank USA, New York	45,953	37,398	166	+12	1,159	0
155	MBank El Paso NA, Tex.	45,922	33,269	180	+25	100	10
156	Marquette Bank Minneapolis NA	45,919	31,668	188	+32	6,143	6,501
157	Bank of Hawaii, Honolulu	45,397	38,270	161	+4	0	0
158	First Interstate Bank of Wisconsin, Sheboygan	45,372	30,159	195	+37	0	0
159	First National Bank & Trust Co., Tulsa	45,251	63,649	109		5,574	1,226
160	Capital Bank & Trust Co., Baton Rouge, La.	44,852	61,794	113		36,587	34,410
161	National Bank of Commerce, San Antonio, Tex.	44,333	37,912	163	+2	8,965	3,104
162	Central Penn National Bank, Philadelphia	44,298	34,006	177	+15	1,649	275
163	Security National Bank, Sioux City, Iowa	44,244	37,787	164	+1	17	34
164	Commercial National Bank, Shreveport, La.	43,716	46,220	146		8,960	9,600
165	Texas Commerce Bank-Austin NA	43,361	30,927	190	+25	19,323	18,078
166	BancTexas Dallas NA	43,311	49,700	131		76,000	136,721
167	Victoria Bank & Trust Co., Tex.	41,439	33,910	178	+11	3,800	5,379
168	European American Bank, New York	40,902	105,297	75		80,034	6,829
169	Midlantic National Bank, Newark, N.J.	39,517	85,692	84		3	0
170	Riggs National Bank, Washington, D.C.	38,959	21,388	238	+68	8,411	6,311
171	AmSouth Bank NA, Birmingham, Ala.	37,394	38,185	162		96,228	161,824
172	LaSalle National Bank, Chicago	37,224	42,243	154		300	4,626
173	American National Bank & Trust Co., St. Paul, Minn.	37,174	31,996	187	+14	22,545	7,816
174	Kellogg-Citizens National Bank, Green Bay, Wis.	36,771	26,932	211	+37	0	1,025
175	Sun Bank/Miami NA	36,249	25,328	218	+43	0	0
176	Exchange National Bank, Chicago	35,451	23,157	227	+51	9,577	10,908
177	MBank Fort Worth NA, Tex.	35,069	28,076	210	+33	30	41,675
178	First Interstate Bank of Des Moines NA, Iowa	34,974	28,433	205	+27	462	4,709
179	MBank Austin NA, Tex.	34,046	16,543	273	+94	13,775	40,120
180	Citizens National Bank, Evansville, Ind.	33,739	35,939	169		27,299	447

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Rank		Demand Deposits Due to U.S. Banks		Rank		Time and Savings Deposits Due to U.S. Banks	
6/30/85		6/30/85	6/30/84	6/30/84	Gain	6/30/85	6/30/84
181	Arizona Bank, Phoenix	33,160	47,258	141		69	191
182	Union Trust Company of Maryland, Baltimore	32,846	32,182	184	+2	14,431	3,631
183	First National Bank, Wichita, Kan.	32,806	30,751	191	+8	8,046	0
184	Allied Lakewood Bank, Dallas	32,632	22,862	229	+45	52,500	12,394
185	First National Bank, Amarillo, Tex.	32,620	29,554	201	+16	8,900	13,547
186	First Security Nat'l Bank & Trust Co., Lexington, Ky.	32,597	30,430	193	+7	2,652	497
187	First National Bank, Belleville, Ill.	32,524	35,499	170		240	550
188	Bankers Trust Co., Des Moines, Iowa	32,350	34,297	175		1,150	5,781
189	Amarillo National Bank, Tex.	32,018	28,135	209	+20	11,000	8,700
190	National Bank of Georgia, Atlanta	31,878	26,005	215	+25	13,761	19,428
191	Atlantic National Bank of Florida, Jacksonville	31,832	22,247	231	+40	483	560
192	Shawmut Worcester County Bank NA, Worcester, Mass.	31,083	32,120	185		650	1,450
193	First-Citizens Bank & Trust Co., Raleigh, N.C.	30,782	10,718	333	+140	21	109
194	Old National Bank, Evansville, Ind.	30,749	34,327	174		2,089	1,685
195	Georgia Railroad Bank & Trust Co., Augusta	30,644	26,751	212	+17	550	280
196	First National Bank, Albuquerque, N.M.	30,605	30,160	194		3,185	0
197	First American Bank of Knoxville NA, Tenn.	30,396	31,063	189		1,000	0
198	First Bank NA, Milwaukee	30,283	8,909	365	+167	2,341	1,675
199	Barnett Bank of South Florida NA, Miami	30,195	29,322	202	+3	0	0
200	First City National Bank of Beaumont, Tex.	30,030	28,144	208	+8	651	0
201	United Jersey Bank, Hackensack, N.J.	30,007	29,952	197		0	0
202	National Bank of Waterloo, Iowa	29,386	29,691	200		0	0
203	First Interstate Bank of Arizona NA, Phoenix	29,236	17,171	269	+66	0	0
204	Citizens & Southern National Bank, Charleston, S.C.	29,015	24,518	223	+19	0	0
205	First American Bank NA, Washington, D.C.	28,620	16,362	274	+69	0	0
206	Independent State Bank of Minnesota, Minneapolis	28,476	30,660	192		6,070	5,316
207	First National Bank, Shreveport, La.	28,404	46,955	143		2,925	1,400
208	Florida National Bank of Jacksonville	28,360	38,305	159		7,147	0
209	Union Planters National Bank, Memphis, Tenn.	28,263	53,248	124		4,174	17,774
210	First National Bank, Jackson, Miss.	27,889	28,946	204		5,522	2,393
211	Commercial National Bank, Kansas City, Kan.	27,842	29,233	203		0	200
212	Fleet National Bank, Providence, R.I.	27,537	11,974	315	+103	0	0
213	Security National Bank, Kansas City, Kan.	27,523	21,596	237	+24	28,914	18,394
214	Key Bank of Central Maine, Augusta, Me.	27,144	7,231	399	+185	368	67
215	Sunwest Bank of Albuquerque NA, N.M.	26,835	14,301	293	+78	1,550	1,020
216	RepublicBank Waco NA, Tex.	26,525	21,844	234	+18	500	400
217	First Alabama Bank, Montgomery	26,416	65,173	106		20	0
218	First Security Bank of Utah NA, Ogden	25,683	29,879	198		0	0
219	United New Mexico Bank, Albuquerque	25,676	19,072	258	+39	1,500	200
220	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	25,619	18,095	265	+45	98	227
221	Hutchinson National Bank & Trust Co., Kan.	25,116	21,336	241	+20	450	100
222	InterFirst Bank Tyler NA, Tex.	24,860	16,024	277	+55	3,307	3,297
223	Old Kent Bank & Trust Co., Grand Rapids, Mich.	24,555	20,063	249	+26	0	0
224	General Bank, St. Louis, Mo.	23,760	28,289	206		2,300	5,522
225	MBank Waco NA, Tex.	23,665	20,930	243	+18	2,949	4,086
226	American Security Bank NA, Washington, D.C.	23,643	19,004	259	+33	19,417	45,725
227	Commerce Bank of St. Louis NA, Mo.	23,579	18,430	262	+35	0	0
228	Central National Bank, Cleveland	23,099	19,319	255	+27	2,005	91,665
229	Dominion Bank NA, Roanoke, Va.	23,037	24,569	222		10,497	0
230	Texas Commerce Bank-El Paso, Tex.	23,030	23,356	226		0	0
231	Barclays Bank of New York NA	22,901	28,153	207		0	0
232	First Interstate Bank of Oregon NA, Portland	22,885	37,209	167		425	603
233	Boston Safe Deposit & Trust Co.	22,713	40,642	156		108,455	13,969
234	First Wisconsin National Bank, Eau Claire	22,674	22,097	233		0	0
235	Boatmen's National Bank, Springfield, Mo.	22,619	25,384	217		945	1,695
236	Merchants National Bank, Mobile, Ala.	22,502	15,920	278	+42	0	0
237	Texas Independent Bank, Dallas	22,278	15,295	284	+47	90,266	69,544
238	United Missouri Bank of St. Louis NA	22,105	21,652	236		0	0
239	Chase Lincoln First Bank NA, Rochester, N.Y.	22,105	38,284	160		494	0
240	First City Bank of Corpus Christi, Tex.	22,102	20,458	247	+7	1,900	3,640
241	Barnett Bank of Central Florida NA, Winter Park	22,069	17,179	268	+27	0	0
242	Commercial National Bank of Peoria, Ill.	21,989	22,423	230		0	0
243	National Bank of Washington, D.C.	21,816	25,147	220		800	7,571
244	First City National Bank, Tyler, Tex.	21,774	13,400	297	+53	4,875	10,625
245	Manufacturers & Traders Trust Co., Buffalo, N.Y.	21,671	21,315	242		1,002	10
246	Ouachita National Bank, Monroe, La.	21,533	19,748	251	+5	0	0
247	Fidelity National Bank, Baton Rouge, La.	21,203	19,317	256	+9	12,471	2,632
248	RepublicBank Lubbock NA, Tex.	21,177	19,388	254	+6	17,910	7,819
249	McAllen State Bank, Tex.	21,164	9,700	348	+99	400	600
250	Bank of California NA, San Francisco	20,761	33,344	179		10,763	9,340
251	United Bank of Arizona, Phoenix	20,721	17,994	266	+15	0	0
252	Bankers Trust of South Carolina, Columbia	20,628	17,295	267	+15	65	70
253	Commonwealth National Bank, Harrisburg, Pa.	20,354	25,153	219		1,339	1,212
254	Denver National Bank	20,142	1,686	...		10,059	10,791
255	Illinois National Bank, Springfield	20,040	11,349	326	+71	0	0
256	Capital City First National Bank, Tallahasse, Fla.	19,761	18,536	261	+5	224	257
257	Unitedbank-Houston	19,732	8,907	366	+109	55,492	26,207
258	Continental Bank, Phoenix, Ariz.	19,597	20,924	244		0	0
259	Citibank (Delaware), New Castle	19,553	16,267	276	+17	0	0
260	First of America-Detroit NA	19,408	82,944	87		0	0
261	Central Trust Co. NA, Cincinnati	19,070	21,663	235		0	0
262	Colonial Bank, Waterbury, Conn.	19,000	19,289	257		39	0
263	Lloyds Bank California, Los Angeles	18,895	15,197	285	+22	16,464	1,127
264	First City National Bank Austin, Tex.	18,581	23,992	224		63,437	61,643
265	United States Trust Co., New York	18,346	19,474	253		3,143	22,292
266	First National Bank, Elkhart, Ind.	18,245	18,274	264		416	105
267	Commercial Security Bank, Ogden, Utah	17,915	9,361	354	+87	0	0
268	First City National Bank, El Paso, Tex.	17,636	11,995	314	+46	1,300	150
269	Kanawha Valley Bank NA, Charleston, W. Va.	17,527	20,552	245		0	100
270	Valley National Bank, Des Moines, Iowa	17,262	13,305	298	+28	500	700

For definitions and data sources see the story beginning on page 1. Please note that the definition of domestic correspondent balances used for 6/30/85 differs from the definitions used for 6/30/84. For that reason, for some banks the data are not comparable.

Banks by Demand Deposits Due to US Banks

Banks with Domestic Correspondent Balances of $10 Million or More

Compiled by **American Banker** Copyright 1985

(Dollar Figures in Thousands)

Rank		Demand Deposits Due to U.S. Banks		Rank		Time and Savings Deposits Due to U.S. Banks	
6/30/85		6/30/85	6/30/84	6/30/84	Gain	6/30/85	6/30/84
271	Rhode Island Hospital Trust National Bank, Providence	17,000	21,383	239		0	0
272	Fourth National Bank, Tulsa, Okla.	16,884	8,385	379	+107	9,350	6,026
273	First Bank (NA) Duluth, Minn.	16,841	12,278	312	+39	0	0
274	Charleston National Bank, W. Va.	16,785	14,113	295	+21	6,680	104
275	Maine National Bank, Portland	16,505	14,596	289	+14	0	0
276	Michigan National Bank, Detroit	16,420	32,341	183		0	0
277	Colorado National Bank-Pueblo	16,286	11,879	316	+39	0	16
278	City National Bank, Beverly Hills, Calif.	16,117	21,380	240		1,575	805
279	RepublicBank San Antonio NA, Tex.	16,112	10,557	337	+58	915	3,820
280	Drovers Bank, Chicago	15,863	18,395	263		1,236	913
281	BayBank Middlesex, Burlington, Mass.	15,816	17,120	271		1,782	0
282	Oregon Bank, Portland	15,798	15,563	281		919	871
283	Union National Bank, Little Rock, Ark.	15,541	22,127	232		128	326
284	Fort Wayne National Bank, Ind.	15,124	17,155	270		0	0
285	Union Trust Co., Stamford, Conn.	14,908	15,550	282		0	493
286	Bank of New England-West NA, Springfield, Mass.	14,704	19,475	252		0	0
287	Indian Head National Bank, Nashua, N.H.	14,632	12,515	306	+19	0	0
288	Cullen/Frost Bank of Dallas NA	14,542	3,833	...		25,403	4,150
289	Union Bank & Trust Co. NA, Grand Rapids, Mich.	14,528	14,569	290	+1	0	0
290	First National Bank & Trust Co., Salina, Kan.	14,348	15,652	280		1,300	500
291	Shawmut Bank of Franklin Cty., Greenfield, Mass.	14,028	14,717	288		0	0
292	Brown Brothers Harriman & Co., New York	13,991	8,604	374	+82	0	0
293	RepublicBank First National Midland, Tex.	13,868	8,870	369	+76	1,395	9,622
294	Central Bank, San Francisco	13,584	6,865	...		66,800	90,650
295	First National Bank, Sioux City, Iowa	13,515	15,178	286		0	0
296	Northeastern Bank of Pennsylvania, Wilkes-Barre	13,506	12,474	307	+11	0	0
297	InterFirst Bank Wichita Falls NA, Tex.	13,238	13,210	300	+3	3,047	8,239
298	J. Henry Schroder Bank & Trust Co., New York	12,994	11,723	319	+21	60,450	57,485
299	First Interstate Bank of Billings NA	12,785	12,318	309	+10	0	486
300	Genesee Merchants Bank & Trust Co., Flint, Mich.	12,632	12,399	308	+8	0	0
301	Casco Northern Bank NA, Portland, Me.	12,599	12,184	313	+12	0	143
302	First Bankers NA, Pompano Beach, Fla.	12,491	13,119	302		0	0
303	Schenectady Trust Co., N.Y.	12,351	7,821	383	+80	0	0
304	First National Bank, Springfield, Ill.	12,297	7,607	389	+85	0	387
305	BayBank Norfolk County Trust Co., Dedham, Mass.	12,177	9,456	351	+46	174	1,000
306	Michigan National Bank, Lansing	12,018	10,176	340	+34	0	0
307	First National Bank, West Monroe, La.	11,825	10,809	331	+24	0	0
308	RepublicBank Lufkin, Tex.	11,722	8,918	364	+56	579	1,825
309	First Security Bank of Idaho NA, Boise	11,661	8,490	375	+66	100	100
310	Summit Bank, Fort Wayne, Ind.	11,660	9,365	353	+43	0	100
311	Simmons First National Bank, Pine Bluff, Ark.	11,605	11,378	325	+14	1,746	1,560
312	Society Bank of Eastern Ohio NA, Canton	11,605	....	...		0	....
313	InterFirst Bank Fannin, Houston	11,549	11,229	329	+16	10,293	13,364
314	Merchants National Bank, Topeka, Kan.	11,399	11,524	323	+9	901	108
315	First Hawaiian Bank, Honolulu	11,392	14,153	294		2,400	801
316	Louisiana National Bank, Baton Rouge, La.	11,391	18,967	260		18,800	6,446
317	MBank Preston, Dallas	11,375	13,065	303		2,400	0
318	Mecantile Bank & Trust Co., Kansas City, Mo.	11,186	9,126	360	+42	0	825
319	Midland Bank & Trust Co., Memphis, Tenn.	11,157	8,440	376	+57	0	0
320	Citizens National Bank, Decatur, Ill.	10,959	9,156	359	+39	0	0
321	F & M Bank & Trust Co., Tulsa, Okla.	10,853	10,134	341	+20	2,681	2,368
322	Valley Bank of Nevada, Las Vegas	10,600	9,210	357	+35	0	0
323	First National Bank, Champaign, Ill.	10,437	10,490	338	+15	0	0
324	National Bank of America, Salina, Kan.	10,415	9,027	362	+38	600	0
325	Terre Haute First National Bank, Ind.	10,403	9,692	349	+24	0	0
326	Midway National Bank, St. Paul, Minn	10,254	34,142	176		0	0

For definitions and data sources see the story beginning on page 1. Please note that the definition of domestic correspondent balances used for 6/30/85 differs from the definitions used for 6/30/84. For that reason, for some banks the data are not comparable.

100 Largest Banks in Demand Deposits Due to Thrift Institutions

Compiled by **American Banker** Copyright 1985

(Dollar Figures in Thousands)

Rank		Dep. Due Thrifts		Percentage
6/85		6/85 (000 $)	6/84 (000 $)	Gain/Loss %
1	Union Bank, Los Angeles	401,955	336,252	19.54
2	Savings Banks Trust Co., New York	189,106	168,065	12.52
3	First Interstate Bank of California, Los Angeles	177,998	......	....
4	Manufacturers Hanover Trust Co., New York	153,220	122,280	25.30
5	Security Pacific National Bank, Los Angeles	131,140	140,572	- 6.71
6	United Bank of Denver NA	103,310	......	....
7	First National Bank, Boston	102,942	89,719	14.74
8	Chase Manhattan Bank NA, New York	85,991	84,156	2.18
9	Citibank NA, New York	71,000	30,000	136.67
10	Bank of America NT&SA, San Francisco	69,000	66,000	4.55
11	Bank of New England NA, Boston	61,643	52,686	17.00
12	Industrial Valley Bank & Trust Co., Philadelphia	59,175	47,996	23.29
13	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	53,523	52,439	2.07
14	Connecticut Bank & Trust Co. NA, Hartford	50,562	43,259	16.88
15	Valley National Bank, Phoenix, Ariz.	47,613	82,973	-42.62
16	Sun Bank NA, Orlando, Fla.	46,814	31,011	50.96
17	California First Bank, San Francisco	46,050	71,051	-35.19
18	First Pennsylvania Bank NA, Philadelphia	44,897	7,644	487.35
19	Harris Trust & Savings Bank, Chicago	42,291	34,523	22.50
20	Southeast Bank NA, Miami	41,667	28,505	46.17

Rank		Dep. Due Thrifts		Percentage
6/85		6/85 (000 $)	6/84 (000 $)	Gain/Loss %
21	Manufacturers Hanover Bank (Delaware), Wilmington	39,921	......	....
22	Bank of New York	39,803	38,783	2.63
23	Connecticut National Bank, Hartford	37,666	66,175	-43.08
24	United Virginia Bank, Richmond	37,392	30,102	24.22
25	Irving Trust Co., New York	37,200	34,950	6.44
26	Maryland National Bank, Baltimore	37,099	31,938	16.16
27	Pittsburgh National Bank	37,047	38,792	- 4.50
28	Wells Fargo Bank NA, San Francisco	35,745	27,342	30.73
29	Old National Bank of Washington, Spokane	34,586	13,672	152.97
30	National State Bank, Elizabeth, N.J.	33,807	25,084	34.78
31	Peoples National Bank of Washington, Seattle	33,786	55,580	-39.21
32	State Street Bank & Trust Co., Boston	32,805	32,145	2.05
33	Bank of Hawaii, Honolulu	32,319	27,900	15.84
34	Rainier National Bank, Seattle	30,070	29,812	0.87
35	Marine Midland Bank NA, Buffalo, N.Y.	29,112	28,695	1.45
36	Seattle-First National Bank	28,951	26,941	7.46
37	Sovran Bank NA, Richmond	28,809	27,676	4.09
38	First National Bank of Maryland, Baltimore	28,711	11	....
39	Deposit Guaranty National Bank, Jackson, Miss.	28,019	1,803	1,454.02
40	AmeriTrust Co. NA, Cleveland	27,881	22,279	25.14

Continued on Page 36

Banks by Demand Deposits Due to Foreign Banks

Banks with Demand Deposits Due to Foreign Banks of $10 Million or More

Compiled by **American Banker** Copyright 1985

(Dollar Figures in Thousands)

Rank 6/30/85		Demand Deposits Due to Foreign Banks 6/30/85	6/30/84	Rank 6/30/84	Gain	Time and Savings Deposits Due Foreign Banks 6/30/85	6/30/84
1	Manufacturers Hanover Trust Co., New York	1,377,162	1,060,236	3	+2	72,300	271,465
2	Chase Manhattan Bank NA, New York (e)	998,477	1,325,766	1		130,507	412,053
3	Citibank NA, New York (e)	924,000	1,065,478	2		98,000	93,000
4	Irving Trust Co., New York	674,914	719,539	6	+2	65,007	217,294
5	Bankers Trust Co., New York	605,496	996,245	5		114,587	308,278
6	Morgan Guaranty Trust Co., New York	539,355	715,986	7	+1	352,571	317,127
7	Chemical Bank, New York	498,860	1,024,837	4		87,825	174,009
8	Bank of America NT&SA, San Francisco	479,000	591,000	8		774,000	1,627,000
9	Philadelphia National Bank	219,413	235,389	11	+2	3,560	3,350
10	European American Bank, New York	178,455	65,283	24	+ 14	26,736	37,811
11	First National Bank of Chicago	142,163	360,069	9		82,559	264,492
12	First National Bank, Boston	131,283	103,416	17	+5	35,306	33,110
13	Marine Midland Bank NA, Buffalo, N.Y.	126,507	273,808	10		68	10,598
14	Crocker National Bank, San Francisco	97,849	158,872	12		0	0
15	Brown Brothers Harriman & Co., New York	93,531	94,272	18	+3	41,133	58,702
16	First Interstate Bank of California, Los Angeles	88,617	131,236	13		83,351	27,986
17	Riggs National Bank, Washington, D.C.	81,638	76,259	21	+4	19,025	19,304
18	Citizens & Southern National Bank, Atlanta	78,028	86,010	19	+1	6,584	4,698
19	Wells Fargo Bank NA, San Francisco	73,207	130,740	14		11,956	14,362
20	National Westminster Bank USA, New York	70,947	59,473	25	+5	230	0
21	Continental Illinois Nat'l Bank & Trust Co., Chicago	55,932	84,000	20		22,439	192,410
22	Northern Trust Co., Chicago	52,252	69,201	22		7,892	82,828
23	Harris Trust & Savings Bank, Chicago	48,553	39,479	27	+4	0	0
24	Bank of New York	47,289	29,659	32	+8	30,000	30,000
25	Bank Leumi Trust Co., New York	33,539	18,450	44	+ 19	3	3,307
26	Union Bank, Los Angeles	33,501	22,661	40	+ 14	0	0
27	Security Pacific National Bank, Los Angeles (e)	33,170	123,352	15		40,000	110,719
28	Bank of Canton of California, San Francisco	32,318	20,228	42	+ 14	73,573	61,241
29	American Security Bank NA, Washington, D.C.	28,539	41,512	26		723	5,804
30	Texas Commerce Bank NA, Houston	24,803	19,642	43	+ 13	0	5,000
31	Republic National Bank, New York	24,769	33,640	28		1,563	130
32	Rainier National Bank, Seattle (e)	24,125	29,876	31		20,400	34,535
33	Israel Discount Bank of New York	23,044	27,751	33		562	82
34	J. Henry Schroder Bank & Trust Co., New York	20,229	30,222	30		17,530	29,739
35	State Street Bank & Trust Co., Boston	20,201	22,925	39	+4	500	0
36	National Bank of Detroit	19,540	24,285	38	+2	10,000	270
37	Fidelity Bank, Philadelphia	19,337	31,592	29		0	22,362
38	Seattle-First National Bank	18,676	15,591	49	+ 11	190	9,239
39	Mellon Bank NA, Pittsburgh (e)	17,313	109,610	16		61,039	35,800
40	Chinese American Bank, New York	17,243	15,071	51	+ 11	0	0
41	Southeast Bank NA, Miami	16,327	4,505	0		0	0
42	RepublicBank Dallas NA	16,009	16,461	47	+5	0	0
43	First Wisconsin National Bank, Milwaukee	15,252	16,405	48	+5	0	650
44	Atlantic Bank, New York	13,647	26,454	35		59,579	51,452
45	First National Bank, Minneapolis (e)	11,925	17,255	46	+1	500	0
46	First City National Bank, Houston	11,467	15,348	50	+4	0	0
	TOTALS FOR THE 46 BANKS	**8,157,902**	**10,179,089**			**2,351,798**	**4,570,207**

For definitions and data sources see the story beginning on page 1. Please note that the definition of foreign correspondent balances used for 6/30/85 differs from the definitions used for 6/30/84. For that reason, for some banks the data are not comparable. **(e)**— Edge bank data for 6/30/85 were not available.

100 Largest Banks in Demand Deposits Due to Thrift Institutions

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(Dollar Figures in Thousands)

Continued from Page 35

Rank 6/85		Dep. Due Thrifts 6/85 (000 $)	6/84 (000 $)	Percentage Gain/Loss %
41	Shawmut Bank of Boston NA	26,886	10,575	154.24
42	Key Bank NA, Albany, N.Y.	26,806	20,506	30.72
43	First National Bank of Florida, Tampa	26,565	13,813	92.32
44	United States National Bank, Portland, Ore.	26,244	19,206	36.64
45	Union Trust Company of Maryland, Baltimore	25,277	20,292	24.57
46	European American Bank, New York	24,883	30,323	-17.94
47	Midlantic National Bank/North, West Paterson, N.J.	24,250	249	9,638.96
48	Shawmut Worcester County Bank NA, Worcester, Mass.	23,892	23,857	0.15
49	Sun Bank/Miami NA	23,769	19,819	19.93
50	First Wisconsin National Bank, Milwaukee	23,754	18,439	28.82
51	National Westminster Bank USA, New York	23,485	23,214	1.17
52	Barclays Bank of New York NA	22,874	26,717	-14.38
53	Trust Company Bank, Atlanta	22,838	17,474	30.70
54	Morgan Guaranty Trust Co., New York	22,785	26,744	-14.80
55	Hibernia National Bank, New Orleans	22,693	......	....
56	Boston Safe Deposit & Trust Co.	22,496	40,421	-44.35
57	First Fidelity Bank NA, Newark, N.J.	21,862	47,974	-54.43
58	Chase Lincoln First Bank NA, Rochester, N.Y.	21,216	33,845	-37.31
59	First-Citizens Bank & Trust Co., Raleigh, N.C.	21,208	......	....
60	National Bank of Washington, D.C.	20,774	20,111	3.30
61	National Bank of Georgia, Atlanta	20,109	12,603	59.56
62	Manufacturers National Bank, Detroit	19,978	10,720	86.36
63	First Bank NA, Milwaukee	19,773	......	....
64	Sunwest Bank of Albuquerque NA, N.M.	18,640	6,930	168.98
65	BancOhio National Bank, Columbus	18,243	22,051	-17.27
66	Equitable Bank NA, Baltimore	17,989	19,550	- 7.98
67	American National Bank & Trust Co., Chicago	17,454	7,968	119.05
68	Commercial Security Bank, Ogden, Utah	17,230	7,886	118.49
69	National Bank of Detroit	16,972	......	....
70	Bankers Trust Co., New York	16,770	14,439	16.14
71	Continental Illinois Nat'l Bank & Trust Co., Chicago	16,664	0,363	60.80
72	Colonial Bank, Waterbury, Conn.	16,603	17,703	- 6.21
73	NCNB National Bank of North Carolina, Charlotte	16,489	11,259	46.45
74	Midlantic National Bank, Newark, N.J.	16,052	15,714	2.15
75	BayBank Middlesex, Burlington, Mass.	15,127	15,258	- 0.86
76	United Jersey Bank, Hackensack, N.J.	15,081	15,600	- 3.33
77	Bank of New England-West NA, Springfield, Mass.	14,550	7,227	101.33
78	Arizona Bank, Phoenix	14,479	36,881	-60.74
79	National Community Bank, Rutherford, N.J.	14,223	5,910	140.66
80	Manufacturers & Traders Trust Co., Buffalo, N.Y.	13,891	16,592	-16.28
81	Union Trust Co., Stamford, Conn.	13,626	14,525	- 6.19
82	Central Bank, San Francisco	13,536	6,864	97.20
83	First Interstate Bank of Arizona NA, Phoenix	13,472	10,327	30.45
84	Centerre Bank NA, St. Louis, Mo.	13,280	16,055	-17.28
85	Central Bank of the South, Birmingham, Ala.	12,927	37,543	-65.57
86	Provident National Bank, Philadelphia	12,588	14,341	-12.22
87	Schenectady Trust Co., N.Y.	12,351	7,821	57.92
88	Casco Northern Bank NA, Portland, Me.	12,341	11,908	3.64
89	First National Bank of Chicago	12,308	17,024	-27.70
90	Florida National Bank of Jacksonville	12,267	21,827	-43.80
91	Maine National Bank, Portland	12,107	9,856	22.84
92	MBank Dallas NA	11,923	......	....
93	Pan American Bank NA, Miami	11,614	8,987	29.23
94	National City Bank, Cleveland	11,586	11,710	- 1.06
95	MBank Austin NA, Tex	11,494	......	....
96	Mellon Bank NA, Pittsburgh	11,248	4,343	158.99
97	Society Bank of Eastern Ohio NA, Canton	11,212	......	....
98	Texas Commerce Bank-Austin NA	11,026	15,145	-27.20
99	Citizens & Southern National Bank, Charleston, S.C.	10,942	11,007	- 0.59
100	Fifth Third Bank, Cincinnati	10,899	4,612	136.32

Edge Component of Demand Deposits Due Foreign Banks

For Banks with $10 Million or More in Foreign Correspondent Balances

Listed Geographically by Parent Bank

(Dollar Figures in Thousands)

Name of Parent Bank Name of Edge Bank Subsidiary	**Demand Deposits Due Foreign Banks in Edge Bank Subsidiaries**		**Total Demand Deposits Deposits Due Foreign Banks**		**Edge Demand Deposits Due Fgn. Banks as % of Total Demand Deposits Due Foreign Banks**		**Time and Savings Deposits Due Foreign Banks In Edge Act Subsidiaries**	
	6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
First Interstate Bank of California, Los Angeles First Interstate International of California	28,012	23,243	88,617	131,236	31.61	17.71	0	3,000
Security Pacific National Bank, Los Angeles Security Pacific International Bank	N.A.	90,447	33,170	123,352	N.A.	73.32	N.A.	30,619
Bank of America NT&SA, San Francisco BankAmerica International	374,000	463,000	479,000	591,000	78.08	78.34	163,000	873,000
Bank of California NA, San Francisco Bank of California International	N.A.	36,372	2,094	66,176	N.A.	54.96	N.A.	0
Crocker National Bank, San Francisco Crocker Bank International, New York	60,704	66,059	97,849	158,872	62.04	41.58	0	0
Wells Fargo Bank NA, San Francisco Wells Fargo Bank International	15,054	80,330	73,207	130,740	20.56	61.44	0	868
Riggs National Bank, Washington, D.C. Riggs International Banking Corp., Miami	204	439	81,638	76,259	0.25	0.58	0	0
Citizens & Southern National Bank, Atlanta (e) Citizens & Southern International Bank	60,794	71,727	78,028	86,010	77.91	83.39	6,484	4,594
Continental Illinois Nat'l Bank & Trust Co., Chicago Continental Bank International	31,048	51,066	55,932	84,000	55.51	60.79	139	0
First National Bank of Chicago First Chicago International	76,377	140,320	142,163	360,069	53.72	38.97	0	0
Harris Trust & Savings Bank, Chicago Harris Bank International Corp., New York	30,600	25,861	48,553	39,479	63.02	65.51	0	0
Northern Trust Co., Chicago Northern Trust International Corp., New York	22,627	58,314	52,252	69,201	43.30	84.27	0	67,814
First National Bank, Boston (e) Bank of Boston International, New York	24,213	22,047	131,283	103,416	18.44	21.32	4,150	0
State Street Bank & Trust Co., Boston State Street Bank Boston International, New York	10,937	20,201	22,925	N.A.	47.71	N.A.	0	
First National Bank, Minneapolis First Bank International, New York	N.A.	3,617	11,925	17,255	N.A.	20.96	N.A.	0
Marine Midland Bank NA, Buffalo, N.Y. Marine Midland International Bank, Miami	245	2,560	126,507	273,808	0.19	0.93	0	510
Bank of New York Bank of New York International, Miami	859	464	47,289	29,659	1.82	1.56	0	0
Chase Manhattan Bank NA, New York Chase Bank International, Newark, Del.	N.A.	4,705	998,477	1,325,766	N.A.	0.35	N.A.	0
Chemcial Bank, New York (e) Chemical Bank International North America-Miami	504	N.A.	498,860	1,024,837	0.10	N.A.	0	N.A.
Citibank NA, New York Citibank International, Miami	N.A.	16,478	924,000	1,065,478	N.A.	1.55	N.A.	N.A.
Irving Trust Co., New York Irving Trust International, Miami	27,739	40,387	674,914	719,539	4.11	5.61	24,356	108,271
Manufacturers Hanover Trust Co., New York Manufacturers Hanover International Banking Corp., Miami	14,191	5,153	1,377,162	1,060,236	1.03	0.49	454	0
Morgan Guaranty Trust Co., New York Morgan Guaranty International Bank, Miami	620	1,061	539,355	715,986	0.11	0.15	0	0
National Westminster Bank USA, New York Natwest USA International Bank, Miami	1,796	501	70,947	59,473	2.53	0.84	230	0
Republic National Bank, New York (e) Republic International Bank of New York, Miami	7	5	24,769	28,009	0.03	0.01	0	0
J. Henry Schroder Bank & Trust Co., New York J. Henry Schroder International Bank, Miami	91	409	20,229	30,222	0.45	1.35	30	27
NCNB National Bank of North Carolina, Charlotte NCNB International Banking Corp., New York	N.A.	541	9,089	18,150	N.A.	2.98	N.A.	0
Fidelity Bank, Philadelphia Fidelity International Bank, New York	13,614	23,919	19,337	31,592	70.40	75.71	0	22,362
Philadelphia National Bank Philadelphia International Bank, Pittsburgh	160,676	171,226	219,413	235,389	73.23	72.74	0	0
Mellon Bank NA, Pittsburgh Mellon Bank International, Miami	N.A.	89,603	17,313	109,610	N.A.	81.75	N.A.	3,000
Texas Commerce Bank NA, Houston Texas Commerce International Bank	11,635	302	24,803	19,642	46.91	1.54	0	5,000
Rainier National Bank, Seattle Rainier International Bank, Los Angeles	N.A.	392	24,125	29,876	N.A.	1.31	N.A.	0
First Wisconsin National Bank, Milwaukee First Wisconsin International Bank, New York	7,217	6,308	15,252	16,405	47.32	38.45	0	650

In the table entitled "Deposits Due to Foreign Banks" on page 36, American Banker lists all U.S. commercial banks with $10 million or more in demand deposits due foreign banks as defined in the story beginning on page 1. This table shows the Edge Act banking component of this total for banks with Edge banks with such deposits. American Banker asked the banks to report combined data for all its domestic Edge bank offices. Some large banks with sizable clearing balances in their Edge bank subsidiaries failed to provide American Banker with Edge bank data. These banks are listed with an **(N.A).** appearing in the 6/30/85 data fields. For banks owning more than one Edge, figures shown are the combined sum of balances in these Edges. Footnote **(e)** identifies these banks.

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American Banker

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Credit Unions Win Bigger Share of Thrift Market

By L. MICHAEL CACACE

NEW YORK — Two years of superior growth at the nation's credit unions have enabled these institutions to pick up market share at the expense of savings banks and savings and loans. At midyear, credit unions had 10.4% of thrift industry assets and 11.5% of the industry's deposits. Just two years earlier, they held only 9.2% of the industry's assets and 9.9% of its deposits.

Over the 12-month period ended June 30, assets and deposits grew more than twice as fast at credit unions as at the S&Ls and savings banks combined. During the previous year that ended on June 30, 1984, assets grew 38% faster and deposits grew 72% faster at credit unions than at the other thrifts.

The main reason for the faster growth at credit unions this year is their ability to offer higher interest rates than savings banks and S&Ls on different types of deposits.

These are some of the findings of the *American Banker's* annual survey of the top 100 credit unions published today.

According to data from the Credit Union National Association, or CUNA, as it is known, at midyear the average rate on regular savings shares at credit unions was 7.30%, while the average weighted offering rate on certificates of deposit of various maturities was 9.20%. In contrast, the rate on regular savings accounts at other thrifts was 5.50%. And the av-

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CREDIT UNIONS

Top 5 Credit Unions

Rank 1985	Name of Institution	Assets* 1985
1	Navy FCU	1,908
2	Pentagon FCU	1,180
3	State Employees CU	1,002
4	United Air Lines Employ. CU	860
5	Alaska USA FCU	598

*—Dollar amounts in millions.

Effect of Tennessee Failures Far From Ruinous, Study Says

FDIC Economists Find No Deposit Loss and No Serious Impact on Loan Growth; State's Bankers Dispute Some Conclusions

By BART FRAUST

NEW YORK — A state can withstand a relatively large number of bank failures without suffering a major outflow of deposits from its banking institutions or serious effects on statewide loan growth.

BANK FAILURE

In fact, even the impact of bank failures on local communities is arguable.

These conclusions can be drawn from data included in a recent study published by the Federal Deposit Insurance Corp. entitled, "Tennessee's Bank Failures: The Aftereffects." The study was published in the Economic Outlook series offered by the agency's division of research and strategic planning.

Since 1982, when the national rate of bank failures began to climb, 30 Tennessee banks have failed, more than in any other state. In both 1983 and 1984, Tennessee led the nation in the number of bank failures. The failed banks represented about 7% of total Tennessee banking assets.

Sixteen of the failed banks were members of the Butcher brothers' chain of banks or failed in part because of loans purchased from Butcher-owned banks. The largest Tennessee bank to become insolvent was the $760 million-asset United American Bank of Knoxville, whose chief executive officer was Jake Butcher.

Of the $1.9 billion in deposits held by failed Tennessee banks through 1984, only about $1.7 million did not get 100% protection from the FDIC. Of the 30 Tennessee bank failures since 1982, the vast majority were handled through a purchase-and-assumption transaction, which has a minimal impact on depositors.

Despite the high failure rate, Tennessee banks saw both deposits and loans grow in 1982, 1983, and 1984, the period covered by the study.

The high failure rate was a major force behind changes in Tennessee banking law, including a bill permitting interstate banking, according to the report. Tennessee bankers and banking analysts interviewed for this article hotly disputed this contention.

"The move for an interstate banking bill in Tennessee, like the earlier move for liberalization of in-state merger laws, was sparked by the failure of United American Bank," the report argued. "Proponents alleged that deposit outflows from Tennessee had occurred following the UAB failure and that a crisis of confidence surrounded Tennessee banking. According to this view, allowing out-of-state companies

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Top 100 Credit Unions in the U.S.

Ranked by Total Assets on June 30, 1985, Compared with June 30, 1984

Compiled by **American Banker** Copyright 1985

Rank 6/30/85	Name and Location of Credit Union	Ins. Type	Total Assets		Rank 6/30/84	Gain In Rank	June 30, 1985				
			6/30/85	6/30/84			Member Savings	Total Capital	No. of Reg. Share Accounts	IRA Accounts	Ratio of Capital To Assets
1	Navy FCU, Washington, D.C.	1	1,908,300,907	1,598,200,423	1		1,716,265,829	117,194,455	684,094	306,754,914	6.14
2	Pentagon FCU, Arlington, Va.	1	1,180,402,055	1,000,493,717	2		885,287,291	54,443,502	362,109	207,209,093	4.61
3	State Employees CU, Raleigh, N.C.	2	1,002,246,097	873,988,323	3		963,014,323	36,180,271	244,890	117,940,542	3.61
4	United Air Lines Employees CU, Chicago	3	859,888,603	705,685,188	4		680,514,593	4,574,173	76,237	159,564,804	0.53
5	Alaska USA FCU, Anchorage	1	597,562,763	540,461,878	5		533,608,762	25,593,665	211,783	61,321,414	4.28
6	Eastern Airlines Employees FCU, Miami	1	575,713,334	504,397,089	7	+1	N.A.	45,103,244	81,043	N.A.	7.83
7	Government Employees CU, San Antonio, Tex.	2	566,505,000	530,509,989	6		521,999,000	18,078,000	144,293	40,154,000	3.19
8	Hughes Aircraft Employees FCU, Manhattan Beach, Calif.	1	514,646,251	452,233,805	8		489,210,322	24,268,161	109,736	77,802,829	4.72
9	American Airlines Employees FCU, Dallas	1	485,305,043	382,988,692	11	+2	451,304,855	24,674,051	54,734	68,509,417	5.08
10	Boeing Employees CU, Seattle	2	480,131,044	366,000,000	12	+2	436,520,332	36,275,732	90,161	101,245,766	7.55
11	Telephone Empl. CU of So. Calif. Ltd., Los Angeles	3	441,254,828	398,143,344	9		405,940,862	31,004,232	82,221	67,270,114	7.03
12	IBM Poughkeepsie Employees FCU, N.Y.	1	417,678,385	319,435,794	14	+2	378,726,209	19,490,865	82,004	61,254,558	4.67
13	Tinker CU, Oklahoma City	2	414,775,555	349,643,352	13		367,574,105	36,258,352	119,151	26,674,143	8.74
14	Construction Equipment FCU, Peoria, Ill.	1	407,945,923	388,436,999	10		389,236,774	13,617,386	101,815	33,288,866	3.34
15	LMSC FCU, Sunnyvale, Calif.	1	369,446,844	296,322,124	16	+1	334,449,374	28,819,694	42,946	56,236,830	7.80
16	America First CU, Ogden, Utah	2	354,788,122	305,302,928	15		324,295,000	26,504,000	104,471	38,971,000	7.47
17	Golden One CU, Sacramento, Calif.	2	348,234,589	288,815,013	17		328,872,297	16,537,334	98,485	42,329,783	4.75
18	Lockheed FCU, Burbank, Calif.	1	325,614,000	277,406,000	18		302,324,000	17,475,000	61,428	N.A.	5.37
19	Delta Employees CU, Atlanta	2	313,360,991	257,107,143	19		294,788,458	16,944,645	50,285	29,908,957	5.41
20	TWA CU, Kansas City, Mo.	2	301,057,015	250,167,978	21	+1	289,768,985	11,111,189	38,479	23,390,564	3.69
21	Orange County Teachers CU, Santa Ana, Calif.	2	289,141,968	236,565,523	24	+3	232,572,431	47,640,188	44,156	34,026,333	16.48
22	Dearborn FCU, Mich.	1	288,929,000	245,000,000	22		270,885,000	13,378,000	93,879	42,667,000	4.63
23	State Employees Credit Union of Maryland, Inc., Towson	2	287,116,012	253,972,028	20		271,422,534	14,462,624	85,797	N.A.	5.04
24	Redstone FCU, Huntsville, Ala.	1	287,058,171	205,392,896	38	+14	268,905,450	12,520,786	94,986	52,023,086	4.36
25	Teachers CU, South Bend, Ind.	2	284,459,923	239,121,611	23		236,403,207	12,748,922	68,575	33,935,156	4.48
26	ENT FCU, Colorado Springs, Colo.	1	279,985,815	211,775,474	35	+9	240,997,116	11,192,026	64,530	24,080,547	4.00
27	Bethpage FCU, N.Y.	1	274,047,044	235,384,079	25		257,733,419	15,704,529	64,446	59,122,301	5.73
28	Texins CU, Dallas	2	272,555,948	232,927,236	26		255,085,303	13,906,138	77,944	52,114,975	5.10
29	IBM Endicott/Owego Employees FCU, Endicott, N.Y.	1	267,893,960	231,000,000	27		250,861,258	16,075,722	65,261	1,062,185	6.00
30	Georgia Telco CU, Atlanta	3	264,425,322	219,128,312	29		252,233,611	11,776,193	54,837	26,161,348	4.45
31	Jax Navy FCU, Jacksonville, Fla.	1	256,716,017	226,223,694	28		219,013,702	11,676,780	99,644	20,157,606	4.55
32	Suncoast Schools FCU, Tampa, Fla.	1	255,275,236	212,131,214	33	+1	235,807,066	13,773,458	69,484	29,475,596	5.40
33	Dallas Teachers CU	2	250,894,479	215,672,661	31		235,880,628	12,115,951	85,813	N.A.	4.83
34	Tower FCU, Annapolis Junction, Md.	1	250,158,372	209,957,000	36	+2	233,216,667	12,914,285	60,326	39,111,530	5.16
35	Provident Central CU, Burlingame, Calif.	2	249,267,769	216,000,179	30		228,443,476	16,421,307	55,943	35,943,107	6.59
36	North Island FCU, San Diego, Calif.	1	246,645,886	203,765,401	39	+3	228,553,811	14,552,526	96,581	19,433,999	5.90
37	Security Service FCU, San Antonio, Tex.	1	244,314,593	215,296,541	32		225,545,863	17,246,618	117,116	22,109,658	7.06
38	Los Angeles Teachers CU	2	228,868,071	209,263,333	37		204,581,007	N.A.	24,550	16,149,167	93.58
39	Government Employees Credit Union of El Paso, Tex.	2	225,000,000	199,804,277	40	+1	206,000,000	7,000,000	60,557	14,000,000	3.11
40	Randolph Brooks FCU, Universal City, Tex.	1	211,480,399	182,004,863	41	+1	193,779,920	14,945,523	58,598	N.A.	7.07
41	Bellco CU, Denver	2	208,717,643	170,643,746	48	+7	191,683,374	15,544,517	43,420	31,807,647	7.45
42	Charleston Naval Shipyard FCU, S C.	1	207,726,976	175,364,554	46	+4	192,439,994	11,988,270	97,000	12,350,000	5.77
43	Northwest FCU, Vienna, Va.	1	205,521,000	176,516,728	45	+2	194,685,000	7,981,000	N.A.	28,665,000	3.88
44	America's First Credit Union, Birmingham, Ala.	2	204,716,264	177,402,061	43		176,737,716	11,780,264	80,567	14,628,170	5.75
45	Langley FCU, Hampton, Va.	1	204,192,964	168,441,526	51	+6	178,203,495	15,242,027	61,279	23,738,623	7.46
46	MAX FCU, Montgomery, Ala.	1	204,183,482	163,251,907	55	+9	172,375,837	9,651,238	73,424	18,624,166	4.73
47	TRW Systems FCU, Redondo Beach, Calif.	1	204,002,378	159,724,986	58	+11	196,261,811	7,197,069	48,844	48,595,031	3.53
48	Mission FCU, San Diego, Calif.	1	203,951,094	157,185,964	59	+11	189,268,955	14,029,834	49,148	23,217,697	6.88
49	Litton Employees FCU, Woodland Hills, Calif.	1	203,947,558	170,592,236	49		193,497,655	7,079,333	68,356	N.A.	3.47
50	McDonnell Douglas West FCU, Torrance, Calif.	1	201,102,598	166,667,249	53	+3	182,927,778	15,130,705	38,610	26,732,572	7.52
51	East Hartford Aircraft FCU, Conn.	1	200,472,249	164,128,711	54	+3	186,842,620	10,888,175	78,554	26,649,006	5.43
52	IBM Interstate Employees FCU, Rye, N.Y.	1	199,830,422	156,431,518	61	+9	188,868,930	8,145,245	48,970	52,779,894	4.08
53	Digital Employees FCU, Maynard, Mass.	1	199,000,000	151,700,000	63	+10	182,000,000	4,900,000	104,000	26,700,000	2.46
54	Travis FCU, Travis A.F.B., Calif.	1	196,884,571	152,669,749	62	+8	178,036,947	15,510,402	54,573	25,624,804	7.88
55	Philadelphia Police & Fire FCU	1	196,558,000	140,229,654	71	+16	N.A.	N.A.	N.A.	N.A.	N.A.
56	Pennsylvania State Employees CU, Harrisburg	2	195,761,636	147,418,909	66	+10	191,246,419	4,189,170	78,593	30,403,649	2.14
57	Andrews FCU, Suitland, Md.	1	193,342,289	174,819,118	47		178,680,057	6,954,300	71,417	22,895,224	3.60
58	Rockland CU, Mass.	3	185,686,000	176,715,600	44		179,536,600	3,799,600	57,150	20,894,400	2.05
59	Robins FCU, Warner Robins, Ga.	1	185,403,995	162,215,657	56		163,059,195	17,356,114	65,032	13,939,739	9.36
60	First Community CU, St. Louis, Mo.	3	184,852,273	178,341,477	42		173,913,601	N.A.	34,391	14,134,604	N.A.
61	Lockheed Georgia Employees FCU, Marietta	1	182,201,365	168,281,253	52		158,445,895	7,248,770	37,177	4,103,939	3.98
62	Rockwell FCU, Downey, Calif.	1	181,052,362	169,233,554	50		165,130,747	13,312,440	73,531	15,686,930	7.35
63	Municipal CU, New York	2	179,768,931	156,840,681	60		164,584,419	12,119,069	168,648	11,713,892	6.74
64	San Diego Navy FCU, Calif.	1	178,428,492	212,000,000	34		172,415,757	6,314,248	114,239	17,831,336	3.54
65	Atlanta Postal CU	3	177,098,372	134,434,104	80	+15	152,373,234	5,994,073	44,443	14,241,777	3.38
66	Eastman CU, Kingsport, Tenn.	3	172,962,837	150,533,654	64		156,754,102	12,579,344	22,312	13,351,965	7.27
67	Portland Teachers CU, Ore.	2	169,898,870	142,202,469	69	+2	159,072,706	10,404,261	57,744	N.A.	6.12
68	Teachers FCU, Farmingville, N.Y.	1	169,041,414	141,240,380	70	+2	135,096,879	6,041,841	66,859	23,883,771	3.57
69	Municipal Employees Credit Union of Baltimore, Inc.	3	168,194,608	159,996,470	57		151,585,211	15,987,225	45,863	13,165,709	9.50
70	Dow Chemical Employees CU, Midland, Mich.	2	167,000,000	139,300,000	74	+4	148,000,000	16,000,000	22,162	0	9.58
71	Patelco CU, San Francisco	2	166,994,693	137,937,736	76	+5	158,404,705	8,029,030	43,070	14,290,243	4.81
72	State Department FCU, Arlington, Va.	1	162,873,114	148,570,595	65		143,895,581	6,080,826	43,237	32,147,754	3.73
73	Wright-Patt CU, Inc., Fairborn, Ohio	2	162,548,451	139,668,400	73		149,326,674	6,414,103	87,612	18,290,060	3.95
74	Bank Fund Staff FCU, Washington, D.C.	1	160,511,000	129,587,000	84	+10	151,295,000	7,570,000	15,446	2,350,000	4.72
75	MacDill A.F.B. FCU, Fla.	1	159,486,512	140,000,000	72		N.A.	N.A.	N.A.	N.A.	N.A.
76	S.A.F.E. FCU, North Highlands, Calif.	1	158,818,481	138,327,380	75		144,864,426	9,095,621	40,755	N.A.	5.73
77	Naval Air FCU, Virginia Beach, Va.	1	158,434,931	137,423,484	77		149,670,374	5,873,370	75,679	15,673,301	3.71
78	Desert Schools FCU, Phoenix, Ariz.	1	155,606,751	127,989,622	85	+7	144,579,467	10,458,053	60,110	15,758,459	6.72
79	Newport News Shipbuilding Employees CU Inc., Va.	2	154,093,778	119,359,595	96	+17	140,591,568	13,248,107	41,332	25,201,344	8.60
80	Air Defense Center FCU, El Paso, Tex.	1	151,910,012	122,691,101	92	+12	141,110,936	7,035,671	108,636	17,202,080	4.63
81	Tulsa Teachers CU, Okla.	2	151,227,034	133,314,428	81		143,592,229	6,784,884	37,732	12,774,369	4.49
82	Fort Monmouth FCU, West Long Branch, N.J.	1	150,611,443	142,623,816	68		141,932,958	3,118,358	52,123	17,673,598	2.07
83	Eglin FCU, Ft. Walton Beach, Fla.	1	149,037,230	135,558,576	78		142,049,962	3,836,054	69,543	10,362,259	2.57
84	Kern Schools FCU, Bakersfield, Calif.	1	148,688,002	122,947,089	90	+6	135,036,704	17,976,758	49,698	N.A.	12.09
85	Motorola Employees Credit Union West, Scottsdale, Ariz.	2	148,506,669	127,428,342	86	+1	136,863,216	7,295,462	37,383	32,024,414	4.91
86	Pen Air FCU, Pensacola, Fla.	1	148,437,942	132,431,267	82		124,692,216	9,485,156	61,811	11,292,030	6.39
87	IBM Mid America Employees FCU, Rochester, Minn.	1	146,896,301	129,942,144	83		136,634,091	8,112,281	21,809	N.A.	5.52
88	Nevada FCU, Las Vegas	1	146,000,000	125,494,567	88		139,000,000	7,000,000	67,000	N.A.	4.79
89	Richardson CU, Tex.	3	145,977,172	120,746,483	95	+6	136,972,112	8,024,599	42,672	14,900,000	5.50
90	Eli Lilly FCU, Indianapolis	1	144,865,393	115,002,767	106	+16	135,609,723	8,323,017	19,775	0	5.74
91	Anheuser-Busch Employees CU, St. Louis, Mo.	2	144,826,277	121,764,235	93	+2	136,318,052	4,253,574	33,909	20,060,044	2.94
92	Reynolds Carolina CU, Winston-Salem, N.C.	2	142,159,257	123,439,328	89		131,315,995	8,024,018	23,423	15,621,737	5.64
93	AEDC FCU, Tullahoma, Tenn.	1	141,935,474	114,775,984	108	+15	134,978,511	5,878,699	25,782	N.A.	4.14
94	First Financial FCU, Glendale, Calif.	1	140,295,856	142,865,291	67		133,493,000	4,970,749	71,166	22,982,061	3.54
95	Inland Employees FCU, East Chicago, Ind.	1	139,811,929	126,811,090	87		N.A.	N.A.	N.A.	N.A.	N.A.
96	Pan American FCU, Queens, New York	1	139,215,620	135,088,307	79		131,109,284	5,815,002	28,202	26,305,785	4.18
97	Fibre FCU, Longview, Wash.	1	137,927,508	117,921,676	98	+1	128,117,778	6,954,432	27,261	11,350,576	5.04
98	Kitsap FCU, Bremerton, Wash.	1	136,984,456	108,129,793	116	+18	130,327,866	6,707,029	41,122	4,052,822	4.90
99	ORNL FCU, Oak Ridge, Tenn.	1	136,856,174	115,240,221	105	+6	130,091,265	6,369,154	25,314	17,253,743	4.65
100	John Deere Community Credit Union of Waterloo, Iowa	2	135,397,296	116,083,938	103	+3	125,716,857	9,167,686	31,351	12,514,342	6.77

The listing excludes corporate central federal credit unions and state central credit unions. **Charter-Insurance Type:** 1= Federally-chartered credit union (FCU), which is NCUA-insured. 2= State-chartered NCUA-insured. 3=State-chartered state (agency) insured. **Member Savings:** Includes share capital, share drafts, deposits, and investment certificates. **Total Capital:** This is the sum of statutory reserves plus undivided earnings. **Ratio of Capital to Assets:** Total capital divided by total assets expressed as a percent. **N.A.**-Not available.

Credit Unions Gain Market Share at Expense of Other Thrifts

Continued from Page 1

erage weighted offering rate on certificates of deposits at FSLIC-insured institutions was 8.89%, according to data from the Federal Home Loan Bank Board.

One of the fastest growing deposit components at credit unions was individual retirement accounts, or IRAs. Over the 12-month period ended June 30, IRAs skyrocketed 63.5% at credit unions and totaled $12.6 billion at midyear.

CREDIT UNIONS

The growth in IRA deposits accounted for 26% of total deposit growth at credit unions over the year, and they now comprise 10.5% of total deposits, compared with 7.6% a year earlier. According to CUNA, the average weighted offering rate on credit union IRAs was 9.80% on June 30.

There are two reasons why credit unions offer higher rates on deposits than savings banks and S&Ls.

- Credit union operating costs are lower than those of the other thrifts. Many credit unions use volunteer workers, for example. Also, credit union loan losses tend to be lower because of the "common bond" of membership.
- Credit unions are nonprofit organizations. As such, there are no retained earnings. All of their earnings are paid out as dividends to their members.

From June 30, 1984, to June 30, 1985, assets for the credit union industry were up 19.2% to $131.7 billion from $110.5 billion, and deposits were up 18.4% to $119.9 billion from $101.2 billion, according to data from CUNA.

Over the same period, the assets of S&Ls and savings banks combined rose 8.6% to $1,129 billion from $1,040 billion, and deposits rose 8.3% to $928 billion from $857 billion, according to data from the Federal Home Loan Bank Board and the National Council of Savings Institutions.

Today's survey results are presented in seven statistical listings. The main listing ranks the top 100 credit unions by total assets at midyear 1985 and midyear 1984. Also shown are total member savings, total capital, the number of regular accounts, and the capital-asset ratio for each institution, as of June 30. Six smaller tables summarize and highlight the data in the main listing. These tables are found on page 26.

Among other findings of the survey:

- The Navy Federal Credit Union, Washington, D.C., remains the top credit union in the nation in total assets, member savings, total capital, number of regular accounts, and in IRA deposits. At midyear, Navy Federal had $1.9 billion in assets, $1.7 billion in member savings, $117.2 million in capital (statutory reserves plus undivided earnings), and 684,094 regular share accounts. In addition, it had $307 million in IRA deposits, up 55% from $198 million a year earlier.

Navy Federal's $1.7 billion in deposits makes it the 90th largest among all thrift institutions — savings and loans, savings banks, and credit unions — at midyear. But its IRA deposits rank it among the top 20 in these deposits.

- The Orange County Teachers Credit Union, Santa Ana, Calif., which ranked 21st in assets, with $289 million, for the second consecutive year had the best capital-to-assets ratio among the top 100 credit unions — 16.5%. This was substantially higher than the second best ratio of 12.1% for Kern Schools Federal Credit Union, Bakersfield, Calif.
- The top 100 credit unions had combined assets of $27.3 billion on June 30, up 17.4% from $23.2 billion a year earlier. This amounted to 20.7% of the assets of the entire credit union industry, down from 21% the year before.
- The credit union with the largest gain in assets among the top 100 was the Philadelphia Police & Fire Credit Union. Its assets rose 40.2% to $196.6 million from $140.2 million, and it moved up 16 places to rank in the 55th position.
- The second largest gain was scored by Redstone Federal Credit Union, Huntsville, Ala. Its assets were up 39.8% to $287 million, ranking it 24th at midyear, up 14 places from the year before. The gain was attributable to

➔ **Credit Unions: Page 25**

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Top 100 Credit Unions** survey that appear in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

(1.) How would you **change** the tabulation to make it more useful? What would you add?

(2.) What do you like **best** about this tabulation?

(3.) What do you like **least** about this tabulation?

(4.) **How** do you use this information in your work?

(5.) What **new** statistical survey would you like to see?

Name (optional)__________

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